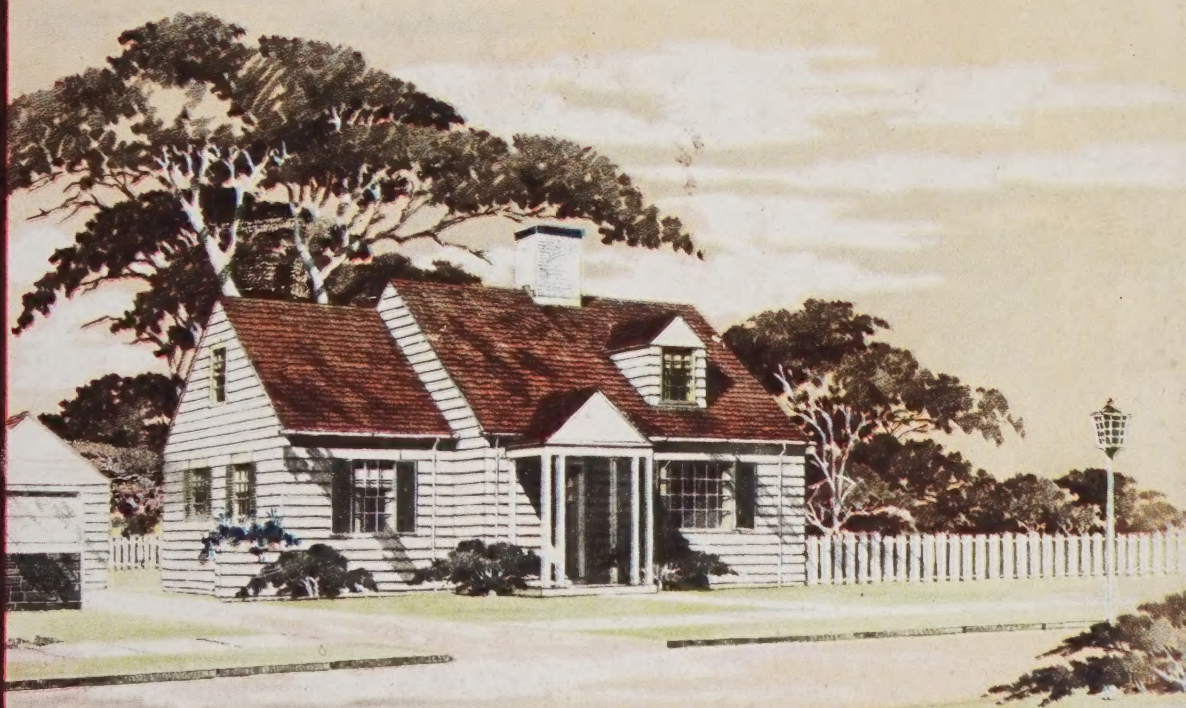


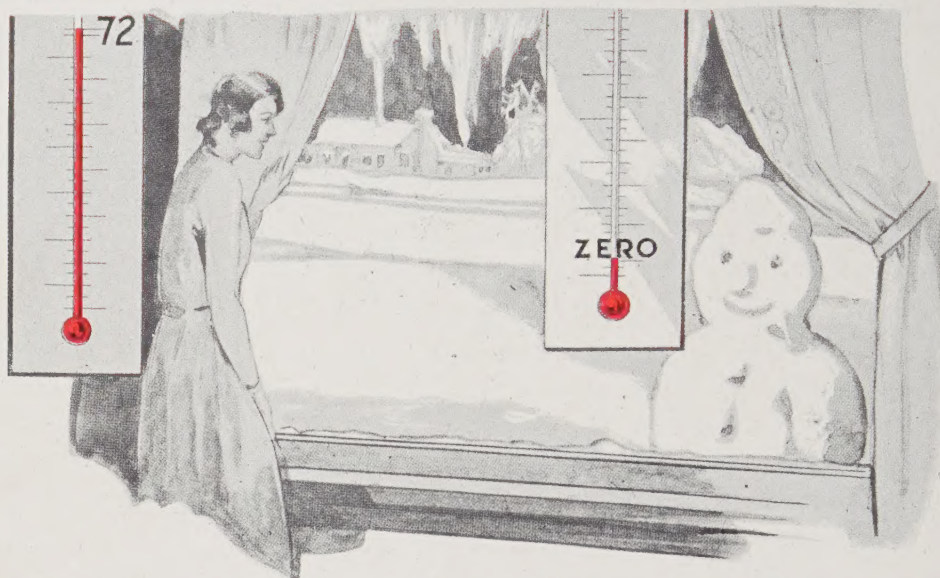
STERLING HOMES



International mill & timber company
bay city • michigan

The Features Included in Your Sterling Home at no Additional Cost

Comfort **INSIDE** Zero **OUTSIDE**



Greater Saving in Fuel Bills . . . 20% to 50%
Protection of Health • More Comfort • Greater Home Value



Red Top Strip Wool Insulation

Red Top Strip Wool Insulation is one of the most practical and most easily applied form of insulation. Each strip is a continuous blanket, snowy white, as soft as sheep's wool. It is one of the most efficient insulation materials

known. Red Top Strip Wool can be easily cut to fit irregular shaped spaces and can be tucked around water pipes to protect them from freezing. One man can easily tuck in the 15" wide strips between the joists. You will find this wool will make an unbelievable difference in keeping your home cool in Summer as well as warm in the Winter.

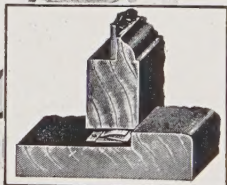
**Keeps
Draughts
Out**



**Keeps
Inside
Warm**

Bronze Weather Stripping Doors and Windows

It is estimated that between 30% and 40% of heat loss in the average home is through doors and windows. Lifetime, high quality, spring bronze weather stripping prevents this loss, in Sterling Homes. Note from the picture how very simple this weather stripping really is. All you need is a pair of shears and a hammer for tacking it in. Sterling Lifetime Bronze



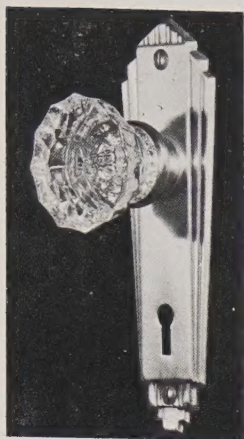
weather strips stop not only cold air, but rain and dust and destructive soot from getting into your home. They also give you doors and windows that will not rattle.



1 PANEL "DE LUXE" STYLE DOORS . . . with glass door knobs . . . as modern as the latest Paris Gown . . .

De Luxe Doors lend themselves to a wide variety of finishes and can be finished natural, stained in various

combinations, or painted. The sub-frame enhances the beauty of the wood grain and the resulting effect is like a framed picture. Note illustration.



New Modernistic Door Hardware with Attractive Glass Knobs

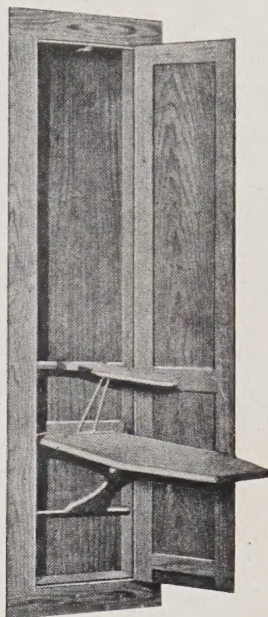
No more unsightly, tarnished or rusty door knobs in your home. These glass knobs will stand the acid test of time and will always lend an air of good taste and beauty to your home.

Venetian Unframed Medicine Cabinet

These modern Venetian Cabinets are made of strong 20-gauge cold rolled steel with two adjustable shelves and have full polished plate glass mirrors 16 x 22 inches.

Sterling Built-in Ironing Board

A splendid, simple and sturdy ironing board, which is out of the way, but always handy, when you want it. Simply open the door, pull the board down and it is ready for use. The board is $1\frac{1}{6}$ in. thick, $11\frac{5}{8}$ in. wide, 50 in. long. It positively will not warp.



We Pay the Freight

We ship your Complete Sterling Home in one car and prepay all freight charges in full to your station. We guarantee to furnish sufficient material for its completion in accordance with the specifications for your home.

TESTIMONIALS

In making a choice, a simple and safe rule to follow is to locate and buy the commodity which competitors claim to equal. But to really equal Sterling Homes requires more than a statement. It should be backed by time tested verdicts, such as are rendered on Sterling Homes by Satisfied Customers. Here are a few such letters. There are thousands more — each one, in its way, an assurance that the benefits in Quality, and money savings they have brought through Sterling, will accrue to you as well.

Read below what Sterling Home Owners have to Say

Saves \$400.00 on Creston Plan A Sterling Home

Mr. Wm. F. Kielsding, R.R. No. 2, Mozart Rd., Wheeling, W. Va., writes us "I am very proud of my Creston Sterling Home purchased from you as your materials were just what you claimed for them and I figured I saved at least \$400.00 by purchasing from you. You may use my name as a reference any time."

Contractor Sold on Idea of Ready-Cut Homes

Mr. E. M. Huffman of Brookville, Pa., who built the Rowena for Mr. Eugene Richards, has to say, "The Rowena B Sterling Home was recently completed and to say we are pleased would be putting it far too mildly. While this is our first experience on the idea, the quality of materials, the precision fitting and the ease of fabrication precludes any chance of my offering to my customers in the future anything else but a Sterling Home. Our business relations have been exceedingly pleasant and have found you always ready to cooperate."

Saves Considerable in Labor

Mr. Burton, Jr., of Newton Falls, Ohio, R. F. D. No. 2, who built the Sharon Home, writes: "I found your Sterling method a great saving in labor. Also the materials and the workmanship were excellent."

Well Pleased with Rosewood

Mr. and Mrs. Vernon Brownell, R. No. 2, Kirkville, N. Y., writes us as follows: "We are immensely pleased with our Rosewood Home and it has indeed been a pleasure to deal with you in the building of our home."

"Proud of Rowena Home and Expects to Build Several More"

Mr. Turner of Gary, Ind., writes us, "My Rowena Sterling Home is one of the most admired homes in this city. The Roberta which I ordered later as an investment is nearly completed and is attracting many interested visitors who have made many favorable comments. Expect to send you order for another home in the spring."

Visiting Public Has Praising Remarks

Mr. B. E. Aufderhaar, New Knoxville, Ohio, has this to say — "The Sterling Wayne A home purchased of you is a beauty, material of highest quality, a perfect fit in construction and it takes the eye of every one that sees it and who are generous in their praising remarks."

We realized a nice saving by buying a Sterling Home and know we are just another 100% satisfied Sterling Home owner.

Colleen Home Owner Writes

"We are indeed well pleased with our Colleen Home. We were very well pleased with the materials and also the courteous treatment received. We would be very glad to show our home to any prospective builder."

Mr. and Mrs. Roberta A. Newby, Arcadia, Ind.

Mr. G. R. Stewart, R. No. 6, Findlay, Ohio, writes:

"I am just completing my Glencoe Plan B Sterling Home and am very well pleased with it in quality, appearance and your fair dealings and also by savings made by doing the work myself."

The HOME of Your DREAMS . . . is in this catalog . . . CHOOSE IT . . . and enjoy the beauty, quality and savings of a genuine Sterling HOME . . .

Of course you have given your future home a great deal of thought. Undoubtedly you want it to be a place of beauty, with just the right number of rooms to give your loved ones the comfort that will add so much to their happiness. You know that a home is composed of many things—it must contain many elements which you already have in mind, as well as suggestions from experienced builders, suggestions that will add greatly to your pleasure and comfort.

The object of this book is to show you in detail all the things that will permit you to select your future home in such a way that it will be an expression of your own good taste, and make it a place of joy and comfort forever. We show you many beautiful homes so that you and your family may decide which one you want.

You can't possibly go wrong when you select your home in this thorough manner. You pick it, while Sterling guarantees the quality and at the same time you can be sure of a very substantial saving.

Value Which Only Sterling Gives You

Imagine what you would have to pay for furniture—automobiles—radio or electric refrigerators if you had to have them built on your lot. Modern production methods have done a great deal to bring these commodities within the reach of more consumers. What machinery has done for you in industry, it has also done for you in Sterling Homes. Engineers long ago adopted the Cut-to-Fit System in structural steel. The skyscraper that rises so rapidly was completely built, piece by piece, at the mill and merely assembled on the building site. The same money saving methods produce Sterling Homes. These methods make it possible to give you so much for a given price, without uncertainty or speculation. There is genuine satisfaction in knowing that you will get the most for every dollar invested.

The Magic of the Mill

How are these savings possible? Let us look at modern production methods as applied to the building of your home.—Carloads of bright, seasoned lumber roll out of storage to find their place near

machines specializing in single operations. High Speed saws cut and mitre dozens of a kind, in the length of time it would take a carpenter to draw the cutting line with a pencil. Finishing machines produce mirror-like surfaces quicker than you could clamp a board for surfacing by hand. Stair stringers are cut out by automatic mortisers of unvarying accuracy that travel through the board at unbelievable speed.

Door frames are made ready for hardware by mortising machines that perform in a flash, what the most skilled labor could only accomplish in hours and then by no means so perfectly. No human hand can possibly match the perfection of the work done by modern machinery.

The men operating these machines achieve a speed almost unbelievable. One man at a machine in our mill will perhaps equal in production **One Hundred** doing the same work by hand. Consider this saving of time and labor—total it up for every piece of lumber that goes into a home.

The finished pieces are delivered to the stock room, each size marked and checked, completely manufactured for your home. And before your home is shipped, all materials are checked not less than three times to protect you against a single off-grade, weather-beaten or warped piece. Compare this thoroughness with such building jobs as you may have seen. The results of specialized men and machines are quality that withstands time and enormous savings which are passed on directly to you.

The Saving of Time is Duplicated in the Saving of Materials

It is easy to understand why Sterling Homes cost you much less. Time and materials determine the cost of your home. Sterling methods save you on both. Material waste is reduced to a minimum. The finest lumber is selected first for fitness and then for size. Lengths are chosen that cut without waste. Working on this large scale, experienced mill men can be employed to watch every operation and plan every step. Comparisons prove that the savings thus obtained are often large enough to furnish your home complete, from rugs to chinaware. You can prove this for yourself, in your own Sterling Home. Hundreds of letters from Sterling Home

Owners, whose comparison of competitive bids amply prove this statement, are available for your inspection.

An Evolution in Style and Beauty

How often have you heard it said, "If I had to do it over again, I would change this or that." The beauty you find in all Sterling Homes is the result of constant improvement discovered and adopted from building homes for thousands of families. Designs are modern and up-to-the-minute. Architecturally they carry out the best traditions. They are not experiments. In line and proportion they give you the results of long years of building experience. Interior arrangements are the composite of practical knowledge, gained from building thousands of homes unhampered by skimping. Your savings of a lifetime cannot be better invested. Sterling homes are never freakish or short lived. Their beauty is an evolution of the best utilitarian principles combined with unsurpassed architectural beauty. Sterling Homes are ever a source of pride to their owners.

A Business Built On Customer Friendship

Here is a business without a single salesman. Its wonderful growth is the result of Customers becoming Friends—and Boosters. How could it be what it is unless real service was rendered; unless time had proved all our claims of quality, superiority and savings?

No Compromise with Quality

Every item which enters into Sterling Homes is of the highest quality, the best for the purpose intended, prime, bright and carefully seasoned. Every casement is scientifically made and braced—with real engineering skill—and without stinting of lumber. Sills, joists, studding and rafters are all exceptionally heavy and safe under all loads and strains.

For the roof, extra clear Red Cedar shingles are used—100% clear—100% vertical grained. Siding is clear Red Cedar or Cypress—none better for the purpose. Interior trim is beautifully sanded to take a mirror-like finish. Doors are artistically grained. Flooring is of the highest grade, carefully machined, end matched and kiln dried. Beautifully designed and guaranteed hardware attractively sets off the woodwork. Absolutely pure pigment paints are included for the three outside coats. Throughout the entire house, we supply the best of everything and in sufficient quantities. The result of this quality standard, which is never varied, enables us to boast of a host of well satisfied customers.

Most Permanent Construction

Sterling Homes when completed are first class structures throughout. Because of Sterling efficiency methods you get better and more materials. Ask any Sterling owner and he will tell you how proud he is of his home; he will tell you that it has greater market value and that the per cent of depreciation is much lower and above all he will not fail to mention how he saved from \$300 to \$1,000 on his superior Sterling Home.

For Men Who Wish to Build Their Own Home

Our simple directions make it possible for almost any man to erect his own home without employing

a carpenter. By following our simple and clean-cut directions, many have done this very thing, throughout the Nation, specially in the smaller sizes of Homes. All material is clearly marked and numbered, so that by following the illustrations you know just where every piece goes. Directions and Blue Prints are purposely made so simple that anyone can follow them.

Stucco or Brick Veneer.

Stucco or Brick Veneer can be used on the outside walls of any Sterling Home. In that case, we supply you with window and door frames to suit and would give you credit for materials not required. If you desire minor changes in the home you choose, we will be glad to carry these out for you, and there will be no charge unless additional materials are called for in making the change or changes. In fact, our architectural staff is always at your command.

Planned for a Queen

A woman's eye often sees more keenly than a man's the artistic beauty of Sterling Homes. Certainly she understands more thoroughly the convenience of Sterling Interiors. Each plan has been tested by many owners. New floor layouts are submitted to a group of women consultants before they are adopted. The placing of windows and doors, wall space and room arrangements are all carefully considered to allow furniture and furnishings. Stair treads are heavy and wide, the risers are just the right height. Every room is located to save steps, make housework easier and prevent hazards. Light, ventilation and air are scientifically planned. Hundreds of letters in our files pay Sterling Homes the greatest of tributes a Home can be given, that the Queen of the Home is delighted with it. Only actual ownership and occupancy can complete the picture for you.

Now Get Your Pencil!

We have told you how superior a Sterling Home is—how we save you money. There is no middleman, no salesman—immense quantities of lumber direct from the forests at rock bottom prices, no waste! Your home is priced on the number of feet of lumber going into it. Scientific planning, designing and cutting, reduce the number of feet to a minimum and save your money. Add to that the saving in labor; machines that do the work of many men, that do in a second what skilled labor could not do in an hour—so accurately that no skilled hand can match it, so rapidly that the cost is practically nothing. Figure it all up—and you can readily see why you can actually save up to forty per cent of building costs.

Here is a Home, which not only has been planned by experts, but has actually been improved by many years experience to give you the utmost in comfort and convenience. All uncertainty removed since you choose from many pictures of actual homes the one best suited to your needs. And then consider the satisfaction of dealing with a dependable firm with a long record of fair play; the assurance of a sound investment and the maximum in home values. Add up these many advantages plus the fact that you can actually save as high as 1,000 dollars. Consider the satisfaction of knowing that you and your loved ones will have a home that will last for many, many years to come and one that has saved you a lot of money too. Get your pencil right now—choose the home you have wanted, make sure you enjoy the kind of place you have dreamed about—use the order blank in the back of this book.

SPECIFICATIONS

Center Sills — Built up of 3 — 2 x 8 Pine, Fir or Hemlock. High quality, good, sound, seasoned stock.

Wall Plates — 2 x 6 furnished for top of foundation wall, same high quality stock.

Headers — Furnished according to size of floor joist, for across end of joist.

Floor Joists — 2 x 10 or 2 x 8 according to span. Spaced on 16-inch centers. Bridging on each span. Two rows of bridging on 14-foot span or over.

Double Joists under all bearing partitions.

Porch Joists — 2 x 6. Outside joists are doubled. Double headers furnished through center as required.

Ceiling Joists and Collar Beams — Joists 2 x 6 or 2 x 4 according to span spaced 16 inch centers. Collar Beams spaced 24 inch centers.

Rafters — Hip and Valley 2 x 6. Common rafters 2 x 6 or 2 x 4 according to span, 24" o.c.

Studding — 2 x 4 spaced 16-inch centers. Single plate on bottom with double plate on top of all walls and partitions.

Wall Sheathing and Sub Flooring — 8-inch or 6-inch good grade, sound Fir, Spruce, Hemlock or Yellow Pine. Gable Sheathing is mitred and cut to proper pitch.

Door and Window Headers — Double 2 x 4, 2 x 6 or 2 x 8 inches on edge. Size according to width of opening.

Building Paper — A good heavy grade of Building Paper is furnished for lining all floors and sidewalls.

Roof Boards — Cut to fit good grade 6-inch, spaced 2 inches apart for wood shingles or 8-inch laid tight for Asphalt Shingles.

Roof Shingles — Extra clear 16-inch heavy 5-2 Vertical Grain Red Cedar Shingles laid 5 inches to the weather. Stain for roof shingles furnished at slight additional cost.

Side Wall Shingles — Extra clear 18-inch Red Cedar Shingles to lay 8 inches to weather when shown for sidewalls in picture. At a small additional cost 6-inch or 8-inch siding may be had.

Finish Flooring — Clear Yellow Pine or Fir Tongued and Grooved Flooring $1\frac{1}{2} \times 3\frac{1}{4}$ or $1\frac{1}{2} \times 2\frac{3}{8}$ -inch face end matched.

Cornice Ceiling — Clear Fir ceiling is furnished for all open cornices.

Outside Finish — High grade Cypress, White Pine or Spruce is furnished for corner boards, frieze, water table, fascia, bed moulding, crown moulding, porch finish, etc., as shown.

Doors and Door Frames — The very finest. Frames cut to fit. Carefully bundled — easily assembled. Outside frames have $1\frac{1}{2}$ -inch jambs with $1\frac{1}{8}$ -inch casings and oak sills. Inside door frames have $\frac{7}{8}$ -inch jambs with stops and casings. Front door as per picture.

Window Frames — The very finest. Cut to fit, carefully bundled and easily assembled. Each bundle contains jambs, sills, casing, etc. Frames have weight pockets and are mortised for pulleys.

Windows — Sterling Homes have **check rail** sliding sash windows divided as shown in each illustration of home. Where sash are shown divided, single panes may be had if preferred. All glazed with clear "A" quality glass.

Inside Woodwork — Beautiful kiln-dried short leaf Yellow Pine or Fir, well sanded and ready for varnish. Style of trim is two-member back band, or narrow modernistic streamlined pattern. Two member 6-inch baseboard is furnished and 3-inch Hook strips for closets.

Siding — Clear 6-inch Red Cedar, Red Wood, White Pine or Cypress siding is furnished to lay $4\frac{1}{2}$ inches to weather. Where picture shows wider siding, we send you 8-inch laid $6\frac{1}{2}$ -inch to weather and metal mitres for corners.

Grounds and Nailing Strips — $\frac{5}{8} \times \frac{3}{4}$ -inch grounds and 1 x 6-inch nailing strips are furnished.

Hardware — We furnish high grade lock sets and window hardware. Doors are mortised for locksets. Door lock sets include glass knobs. Complete hardware also includes window locks, lifts, weights, pulleys, sash cord, coat hooks for all closets, base knobs, etc. Push plates and double acting floor hinge furnished for door between dining room and kitchen. Plenty of nails for everything, with galvanized nails for the roof shingles.

Flower boxes, shutters, trellis furnished where shown on illustration.

Porch — Porches shown in the picture are always included at the price quoted.

Tin Work — Flashing for chimneys. Heavy galvanized ridge roll, valley tin and hip shingles are furnished.

Paint — Only absolutely Pure Pigment Paint is furnished. Three coats for outside body and outside trim. Where sidewall shingles are shown we furnish two heavy brush coats. Two coats clear varnish for inside trim and floors. Also pure linseed oil and turpentine. Special long-wearing paint is included for the porch floors and outside steps. Color card sent on request.

Main Stairs — Made from carefully selected Yellow Pine. Heavy treads of comfortable width with proper size risers. Stringers already housed out for the risers and treads. Our stairs are easily assembled.

Cellar Stairs — Cellar stairs always furnished when shown on plans, also attic stairs when shown.

Blue Prints — Complete Detailed Blue Prints furnished with each order. You will find these plans very easy to understand. No really skilled labor is required to build a Sterling Home. We also furnish the necessary instructions for erecting the house. Providing you have the time, you can do a large part of the work yourself. Foundation plans are included.

Reversing Plans — Providing you want rooms on opposite side to where now shown, we will reverse the plan giving you the desired arrangement. **No charge** for the Reverse Plan.

Ceiling Height — All Sterling Homes have 8'3" ceilings for lower floor. Second floor ceilings are 7'9" or 7'3".

Bill of Material — A complete bill of material is furnished you for checking the material out of the car and to help you with the construction work.

Materials We Do Not Furnish

Specifications do not include plaster or other masonry supplies. These together with the lighting, plumbing, heating fixtures and eave troughing we believe you can purchase to better advantage locally.

Iron entrance porch railings and combination storm and screen doors or awnings, although sometimes shown in picture, are not furnished.

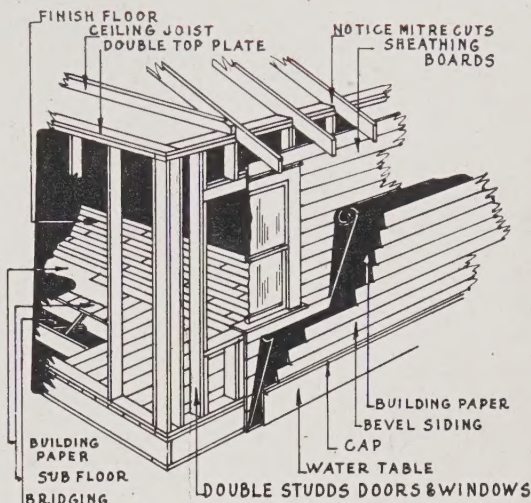
Basement windows are only furnished when the siding is shown carried down flush with the grade line as in the Linwood for example.

Sterling Summer Cottages — Catalog on Request

Do you know of a shady place at a lake or river or in the mountains where you would like to take the family in the summer? This can be made possible for less money than you think, with a Sterling Summer Cottage. It is often difficult to get

a carpenter in summering places, which emphasizes the real convenience of ordering a Sterling Cottage shipped, with so much of the carpenter work done in the factory, at practically no cost to you. You will find these Sterling Summer Cottages models in all that summer-homes should be — architectural beauties — despite their much lower cost.

Note Below the Sturdy Construction of Sterling Homes



"STERLING"

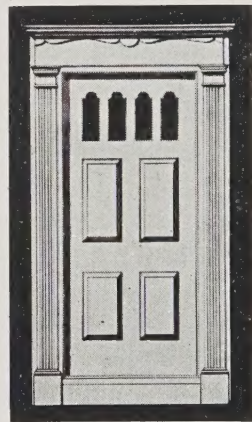
Offers You These

"6"

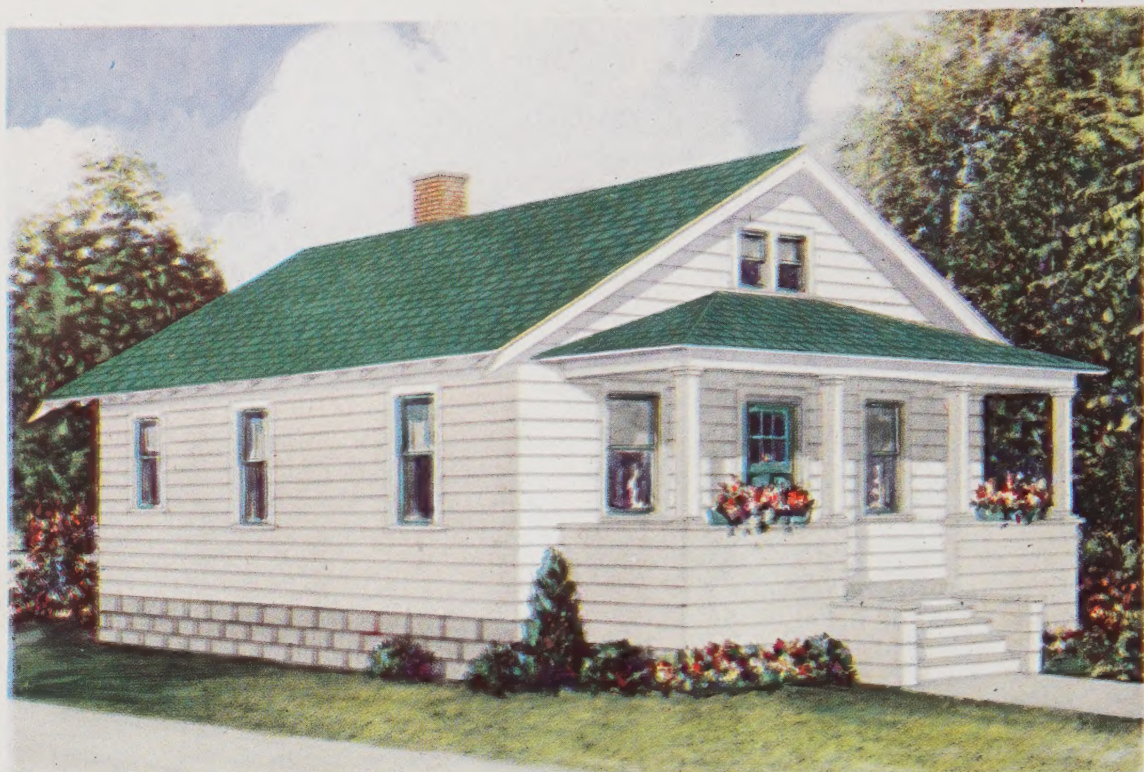
New Modern Features

1. 2-inch thickness of Mineral Wool Insulation between Ceiling Joist. Saving 20 to 50 per cent fuel bill and providing cooler room temperature in summer.
2. Lifetime White Metal Weather Strips for all Outside Doors and Windows. Increases your fuel saving to 60 per cent.
3. Beautiful DeLuxe style 1-panel Doors.
4. New, Modern Glass-Knob Door Hardware.
5. Handy Built-in Full Length Ironing Board.
6. Large Built-in Venetian type Medicine Cabinet.

See Inside Front Cover for Illustrations.



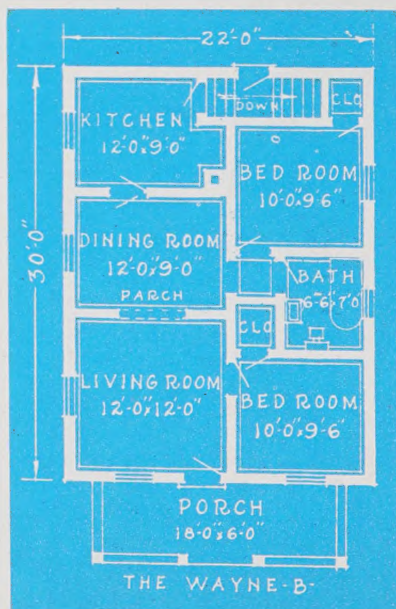
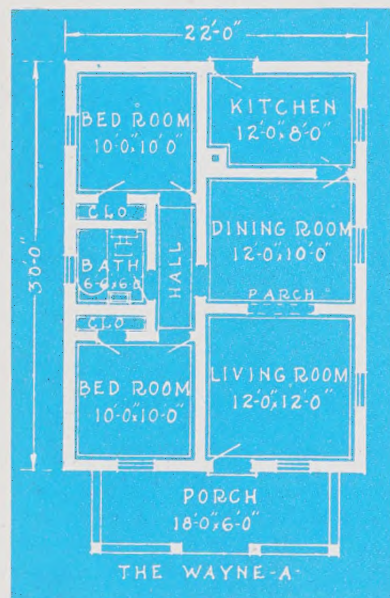
The above style front door frame is furnished with the following homes; Creston, Florence, Cape Cod, Cromwell, Paramount, Windsor, Carole, Barclay, Bruce, Glencoe, Newton, Brenda, Plymouth, Dresden and Carmen.



The WAYNE

THIS small home of improved design features an unusually large and attractive porch, and it is in every respect a worthy example of careful and efficient planning. The easily reversible floor plans are offered here showing how conveniently all the rooms are arranged. Again the arched doorway leading from the living room into the dining room creates an impression of spaciousness and affords perfect heating and ventilating facilities. Plan "B" provides an inside stairway to the rear kitchen entrance and, from there, into a basement or cellar. In either plan the arrangement of the bedrooms and bath affords a maximum of privacy and convenience. A

disappearing stairway will make accessible the attic space, above. The quiet simplicity of this typical American home is perhaps its greatest charm. Its economy, and its sturdy substantial construction, its high grade material make it an investment which must prove profitable to its owner.



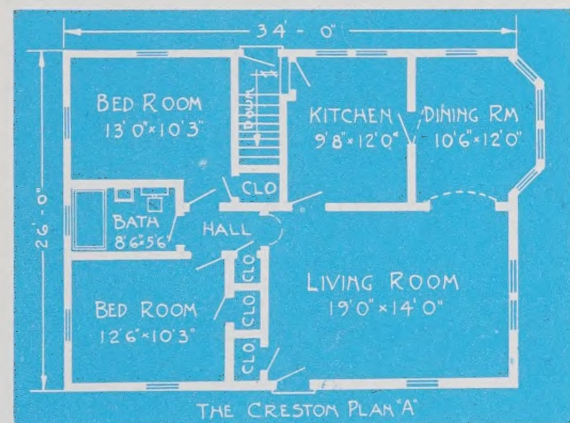
The quality of the materials and the precision with which your home is built determine the rate at which it depreciates. Sterling represents the MAXIMUM in Quality and precision.



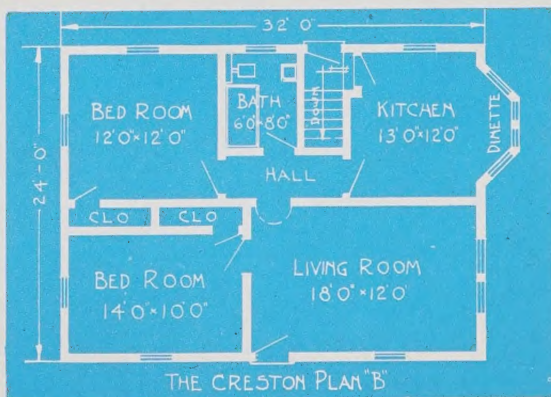
The CRESTON

HERE is one of the choicest of our new designs. Here you have a design whose proportions are perfect in every detail. The projecting bay together with the circle top gable louvres, lend enchantment to this home. The Colonial entrance in connection with the wide siding furnished and with the shutters and flower boxes, add so much to its exterior appearance, so very much admired.

We present it in two attractive designs. A study of each floor plan will show that quite



a variation is offered. In Plan "A" the conventional Dining Room is included while in Plan "B" the Dining Room is replaced by the Dinette, thereby giving the Kitchen additional spaciousness. Notice the splendid large Living Rooms, the roomy and airy bedrooms, each with its own closet. In Plan "A" you also have the convenient clothes-closet located near the entrance. The attic space is available by the use of our disappearing stairway shown on page 39. The Creston surely will delight you in every way.



Well Pleased with Creston Home
Mr. Andrew Hrivnak of Tarentum, Pa. writes us that he has received many compliments on his home and that he is mighty well pleased with it and will be glad to have anyone inspect his home.

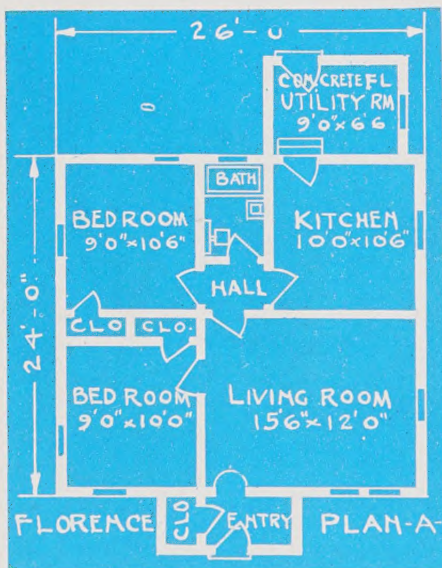


The FLORENCE

IN the Florence you obtain a very attractive exterior together with an ideal interior arrangement and all at an unusually low cost. The rooms are surprisingly large for a moderately sized home.

It is offered in two floor plans. Plan B with basement and stairway leading to the second floor provides space for a future bedroom if desired. Sub-flooring is also furnished for second floor as well as 2 x 8 floor joists and thus providing the necessary floor strength required for your future second floor room. Closets also are provided just where you need them and contribute to order and easy housekeeping.

Plan A is with a utility room in case you wish to eliminate the cost of a cellar.

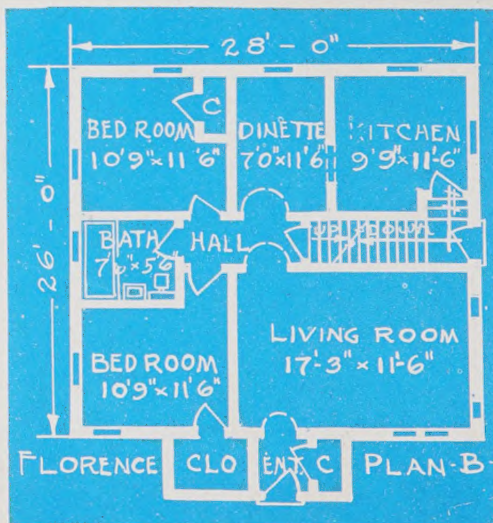


Eight inch wide siding is furnished for side walls. Shutters also are included as shown.

You will make no mistake in building the Florence Home. It will attract attention and cause favorable comment in any locality.

"We are indeed happy with our Florence Sterling Home. The materials were fine and a handsome saving was made. We will be glad to show our home to any of your prospects."

Albert LeVasseur,
415 S. Linn St., Bay City, Mich.

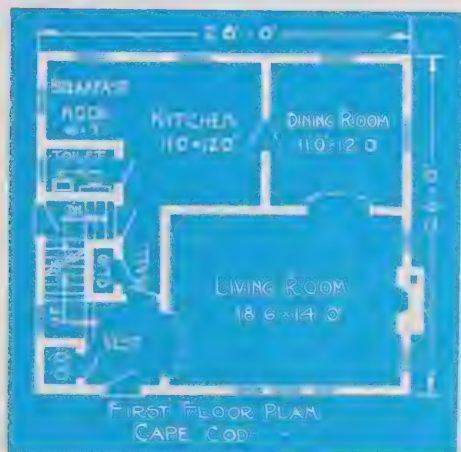




The CAPE COD

IT would be a practical impossibility to pack such a "heap of living comfort" in a medium sized home such as this, were it not for the years of careful planning and experience back of the Sterling staff of designers.

The combination of Kitchen and Breakfast nook, so accessible to the downstairs toilet, hall and vestibule, makes an arrangement that offers the greatest possible convenience. Notice also, that the Living Room is located so that it is only a step to the entry, stairs, vestibule and kitchen.



ond floor, located at the head of the stairs, is accessible from the hall, communicating with all bedrooms, and yet, placed to one side to insure privacy.

The beautifully appointed fireplace, adds a note of cheerfulness to the interior of the living room, as well as to the beauty of the exterior. You will find in this beautiful modern home, every possible detail that can add to the comfort and pleasure of your loved ones, at a price which is only made possible by scientific planning and the large scale production which only Sterling can offer. Remember you can omit the fireplace if you prefer.

The main bath-



Read carefully pages 6 and 7 of this book, giving full detailed specifications and optional changes.

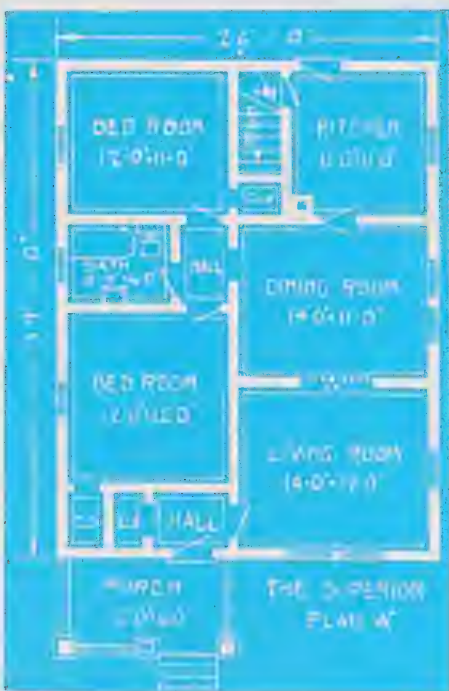


The SUPERIOR

WITHOUT doubt one of Sterling's most attractive and popular models. The impressive porch with its substantial columns bespeaks the permanency resulting from Quality Sterling Materials. Roof dormer helps to create an attractive appearance. Two floor plans, one slightly larger than the other. Living room and dining room in both plans connect through large, open arched entry. You could hardly find a better example of interior planning. Every inch of space is most skillfully utilized. By installing a disappearing stairway you can make the attic space available. The exterior beauty and the excellence of materials, makes Sterling homes so

desirable. And when one takes into account the modest price quoted, it becomes clear what Sterling has done for home builders. In justice to yourself, consider home ownership your duty, and let your money buy the most it can in a home.

The models shown in this catalog are the best we ever built. Can anyone achieve as much without our background and facilities!





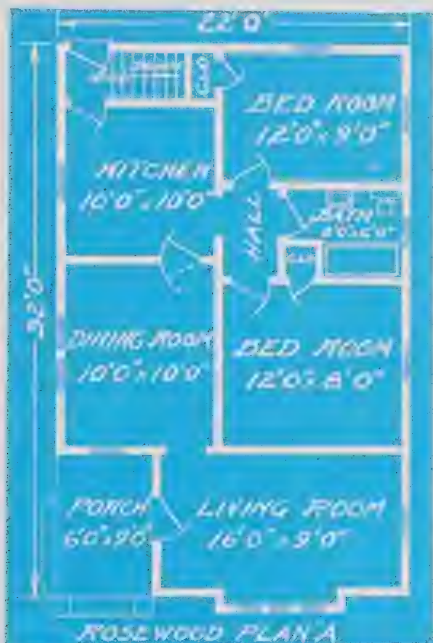
The ROSEWOOD

IN THIS Sterling creation its designers have achieved beauty, architectural distinction and the utmost in interior convenience at a price which is made possible only by scientific planning and manufacturing methods. Two floor plans of different sizes are provided, either of them reversible, but showing the same clever arrangement of the rooms. Finished with our 8-inch clear Cedar siding, the Rosewood attains an exterior of beauty and character equalled only by homes costing a great deal more

than the modest price we ask. Sterling quality and labor saving methods make the Rosewood an investment really worth while. The pergola over the entrance drive may be furnished at the additional cost of \$65.00.

Amateur Carpenter Saves \$1000.00 on Rosewood Home

Mr. Alex Vitello of Bedford Rd., Masury, Ohio writes, "I am pleased with my Rosewood Home and have saved about \$1000.00 by building your Sterling Home. Due to the fact your homes are so easy to construct I was able to do all carpenter work myself.

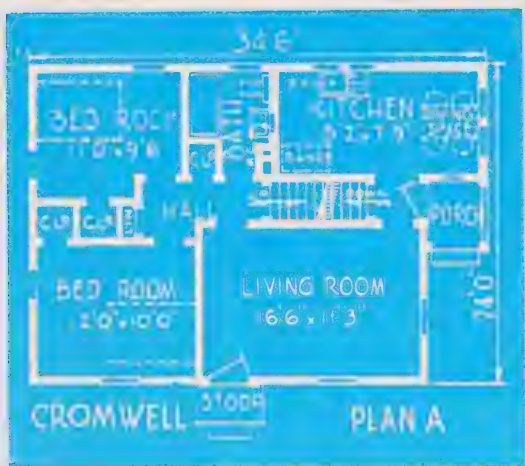




The CROMWELL

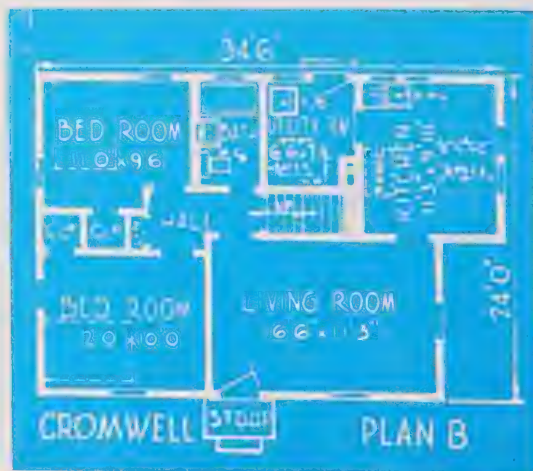
THIS home truly radiates that home-like quality which always looks well in any surroundings.

You have a choice of two very desirable and convenient floor plans; one with basement and the other with a utility room instead. Where stairway is shown to attic sub-flooring is furnished for the second floor sufficient for space 12 feet wide through the center of attic.



Mr. C. D. Sampson Says No One Can Go Wrong on a Sterling Home

Mr. Sampson of Charleston, W. Va., who built the Chevy Chase Home writes: It is really a home, not just a house. The materials were A-1 and everything went together like clock work. I have built homes for 20 years and I will have to say that Sterling System of Home building is everything they say it is. I hope to build more and they will surely be Sterling Homes. No one can go wrong on a Sterling Home.





The PARAMOUNT

HERE is a low cost home with a "personality." Note the attractive front door entrance frame which is in good taste for this type of dwelling. The exterior is plain and as neat as it can be, and as befits any small home.

Two practical and cozy floor plans are offered. Note that each room has plenty of wall space for the placing of furniture and every room has cross ventilation and light from two sides. If preferred bottom sash may be had one light instead of six as shown.

This home most surely deserves study when the income is only moderate.





The SHARON

EXCEPTIONAL beauty in architectural design is obtained by the simple lines of this "Cape Cod" type of modern home. The dignified and stately design of the entry adds a touch of the Colonial atmosphere, without altering the general impression of compactness and symmetry.

Without materially altering the outside dimensions, three plans are offered, Plan "A", "B", and "C", any of which provide large and spacious living rooms, with comfortably spaced bedrooms. Notice particularly the accessibility of all rooms from the central hallway.

Any woman will appreciate greatly the ease with which this lovely house can be kept clean and spotless, while any man will immediately grasp how easily this home can be kept snug and warm in the Winter.

To make use of the attic space in any of these plans our disappearing stairway, shown on page 39, may be used.

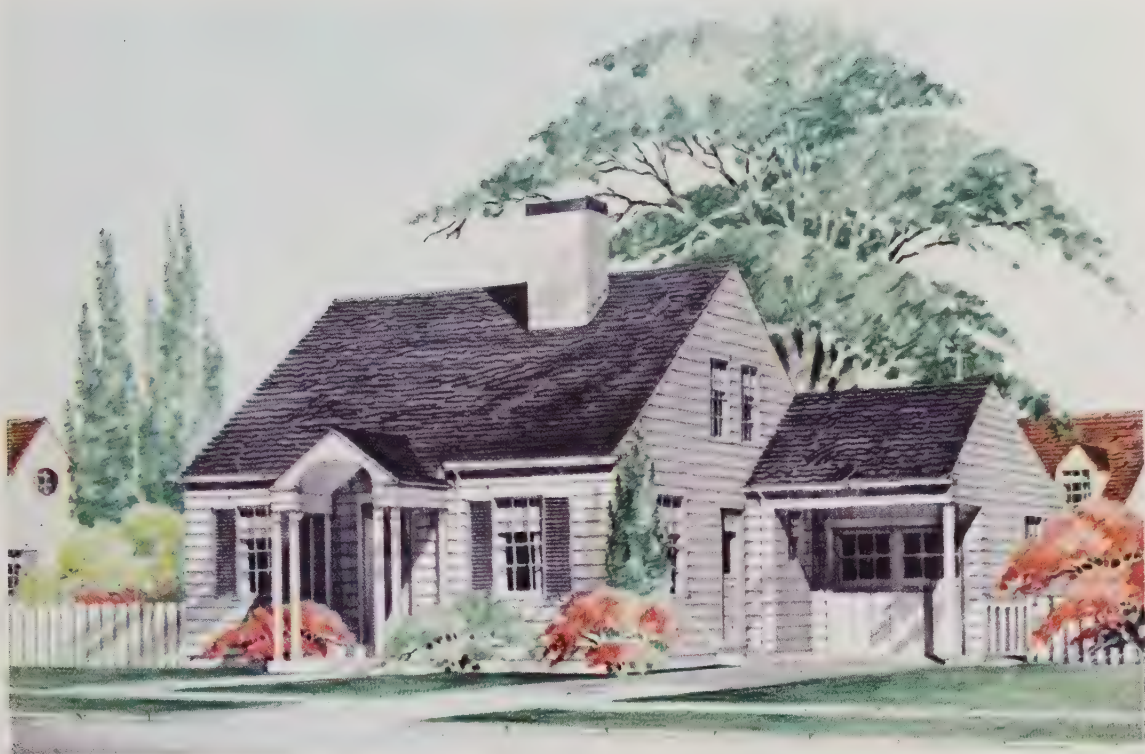


LIKE THEIR SHARON HOME

"It is with pleasure that I write you that we are very well pleased with our Sharon Home and we were impressed also with the high class materials furnished."

W. H. Crecine
Mackinaw City, Mich.





The WINDSOR

A TYPE of home that is distinctly Colonial that has proven its merit and economy over a period of years. This design offers the maximum of room area for the minimum cost. Without qualification this type, simple, yet well within the sphere of pleasing treatment, offers the most economic home possible.

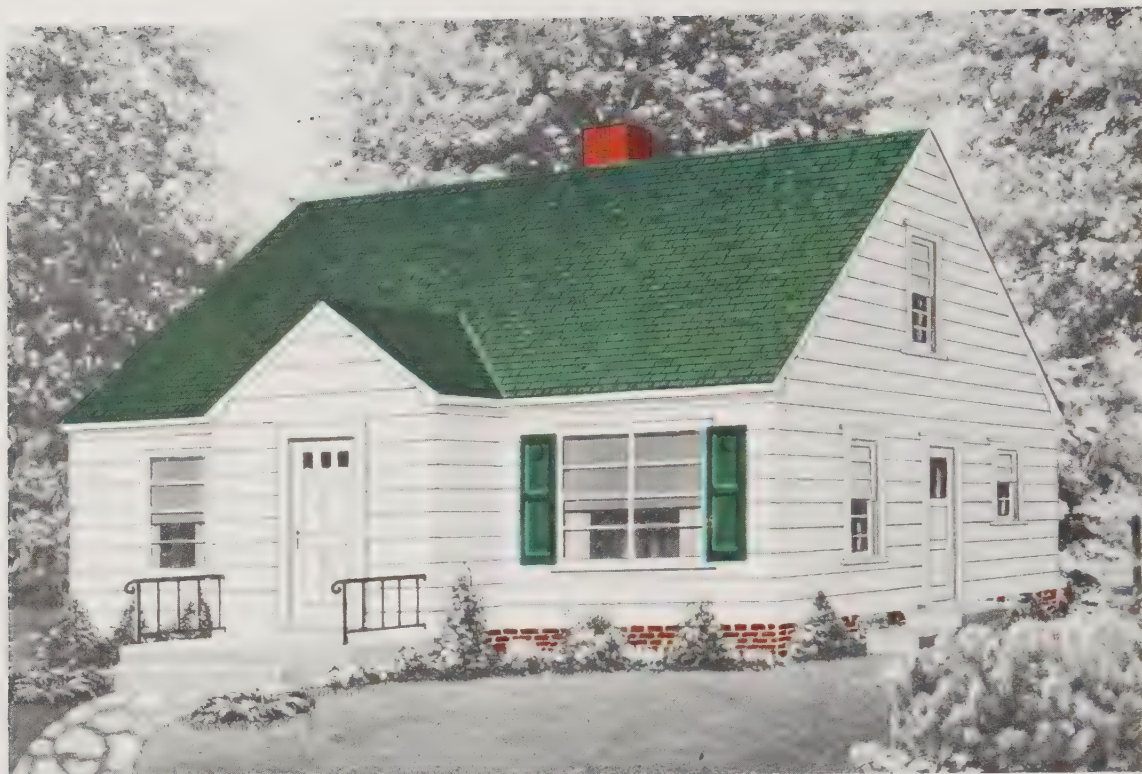
You will note that every modern thought is expressed in the arrangement of the interior. It is beautifully proportioned and will match the finest homes in any neighborhood. We will, of course, furnish this design with wide siding instead of shingle for exterior, at a slight additional cost. The ceiling height is 8'3".

Do not overlook the convenient garage. Should you prefer to omit the garage, you may deduct \$187.00 from the price of this home as quoted.

Should you wish to include materials to finish the second floor in accordance with proposed plan as shown, you would please add \$255.00 to the price of this home. 2x8 joists are furnished for both first and second floors, whether second floor is finished now or later.

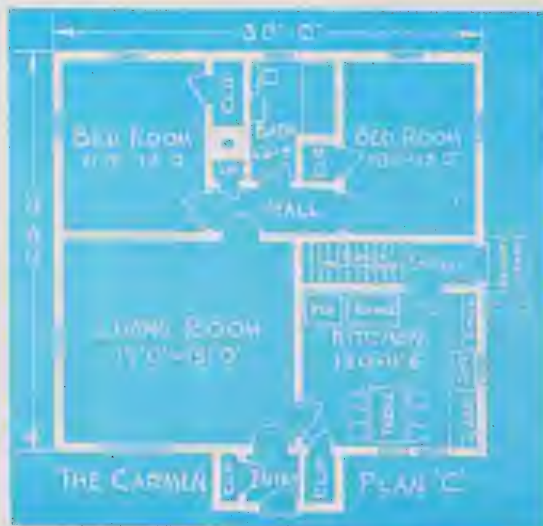


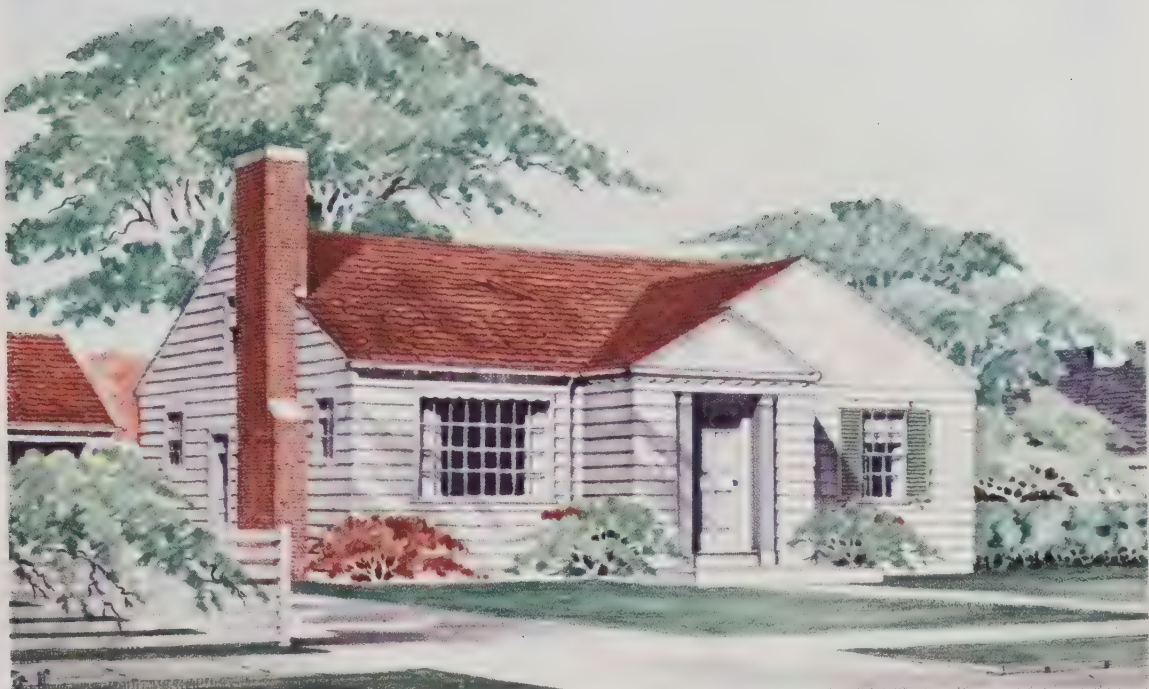
Read carefully the full specifications on pages 6 and 7 and for optional changes desired.



The CARMEN

SIMPLICITY and Economy are the keynotes of this modern style of American Home. Yet the well balanced and exceptionally commodious vestibule entrance and the large stationary living room window, prevent even a suggestion of monotony. As you will note, the Carmen offers five rooms and bath most conveniently arranged. A spacious living room, dinette, and two bedrooms with plenty of closet space. The second floor may be made available by placing a stairway just over the cellar stairway and with a door leading to it at a small additional cost. At the price quoted, this home assures you of an exceptional and permanently profitable investment. Not a dollar of your building money is wasted on excessive ornamentation, since we designed this home especially for the purpose in view of giving you more real building value for your money than you could purchase from any other source. Shutters are furnished for both front windows. Plan C offers an entirely different yet very convenient interior arrangement.





The COLLEEN

HERE is an attractive, cheerfully planned home that will bring lots of happiness and pleasure to the family lucky enough to select it for its home. The roof design — the imposing, lovely portico and entry together with the large French window — all lend distinction to this new and modern design.

Both bedrooms are accessible from the hallway, which in turn can be reached conveniently from the living room, or from any part of the house without any unnecessary steps. Both bedrooms have ample closet space. The bath, being located between the two bedrooms, makes a very convenient arrangement, without sacrificing privacy.

The modern interior arrangements and the beautiful exterior design, make this a gem of a home that offers more value per cubic foot than many a comparable house costing twice as much in either Plan A or Plan B.

The large attic space can easily be made accessible by having an attic stairway leading up over the present cellar stairs. This space may even be utilized for an additional bedroom.





The CAROLE

WHAT a pleasing impression the Carole gives — the air of refinement — attractive lines, big rooms and every modern convenience is available in both floor plans.

With all Carole plans we have arranged for a vestibule and coat closet at the front.

The roof lines are especially well proportioned and the roof dormer in connection with the gabled entrance places this home in the forefront of modern design.

The front entrance door frame furnished is like the fluted type described in our specifications and together with the large picture window in the front wall of the living room does lend distinction to the appearance of this home.

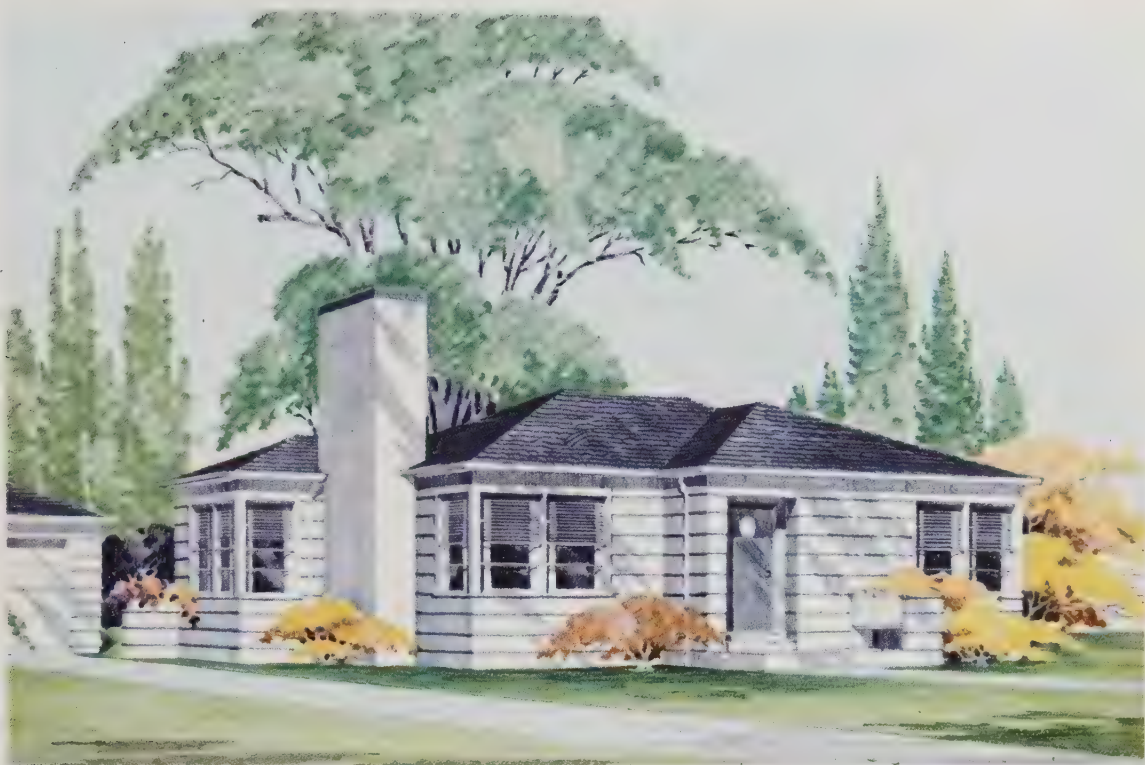
Carole Tops Them All

Mr. George Hrivnak built the Carole Plan A and writes us as follows: My Carole Home is built in a district where there are pretty nice homes but mine tops them all. I am certainly well satisfied and you may feel free to refer any prospects to me and I'm sure they will want a Sterling Home.

Geo. A. Hrivnak
Box 556,
Creighton, Pa.

Should you wish to leave the second floor of Plan "A" unfinished for the present, you may deduct \$235.00.





The MARLEEN

THE Marleen Home is charming and modern — both inside as well as outside. At a first glance, it seems impossible to build so beautiful a home for so little money. But Sterling Engineering skill, plus Sterling efficiency methods have achieved in this modern streamlined house, a distinct triumph of which we are justly proud. Also note the charming front door entrance with the clever seat arrangement. The door is of the flush plank design. For the exterior side walls $\frac{3}{4}$ x 10" wide siding is furnished.

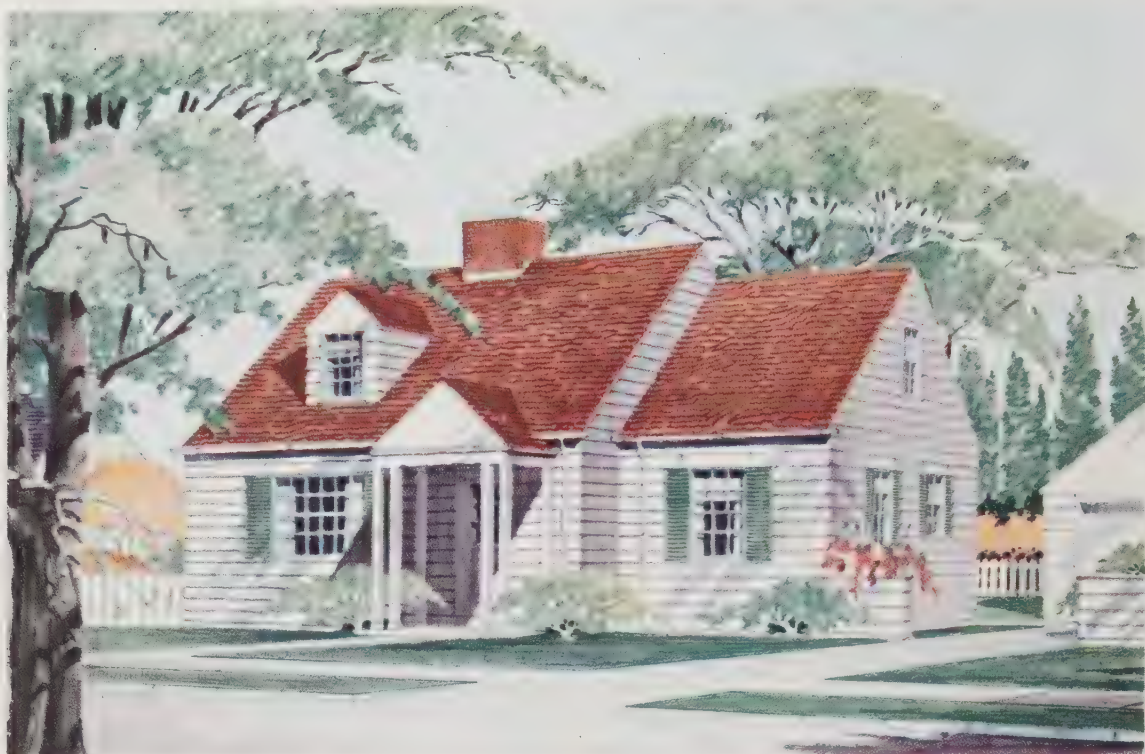


Mr. Stuart M. Griffin of Danbury, Conn. to whom we shipped our Cape Cod Home writes us: "Words cannot express how well pleased and how very satisfied we are with all your materials."

The floor plan is everything that could be desired. It provides for a large pleasant living room with the modern treatment of the windows. A nice size dining room is included as well as a kitchen nicely located. Floor Plan "A" provides for two good sized bedrooms with a connecting hall to the bathroom and each with plenty of closet space as well as a linen closet conveniently placed. Floor Plan "B" is identical to that of Plan "A" except that it provides for a well arranged third bedroom. And note the modern treatment of the windows in the bedrooms.

Truly a home you will always be proud of.

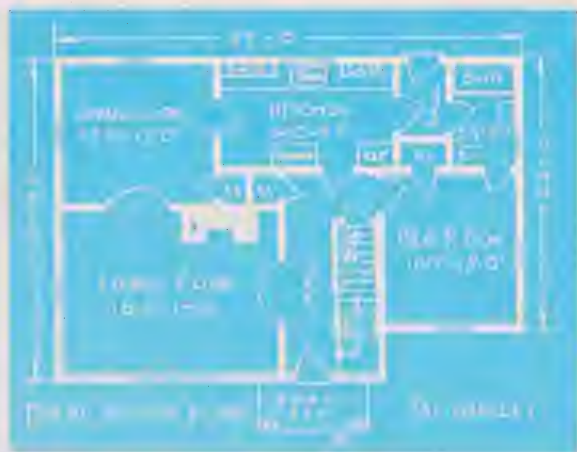




The BARCLEY

THIS home designed according to Cape Cod style will not be a passing fancy. Its effectiveness and yet charming simplicity assures a moderate building cost in the range of the average pocketbook. It achieves distinction with its roof offset, fine entrance, studio window and correct architectural details.

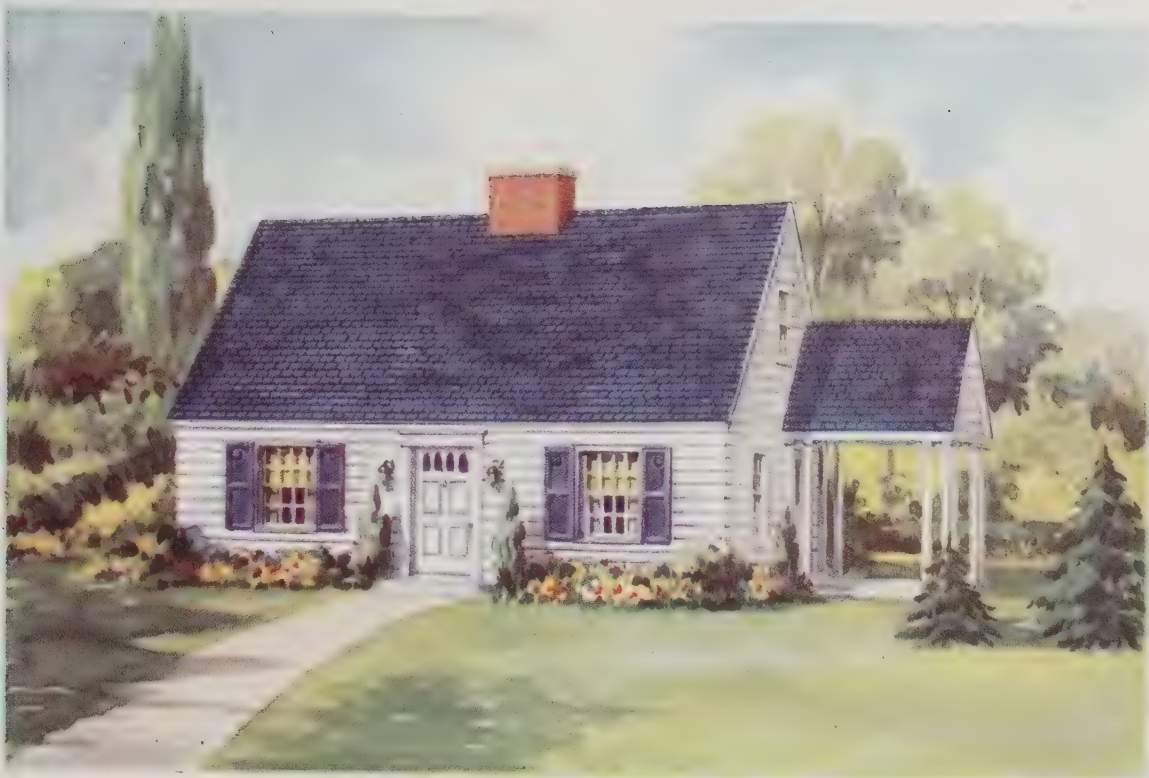
The first floor bathroom opening off the bedroom and also accessible to the kitchen adds greatly to the value of this home. The central hall with semi-open stairs, large living room, dining room and kitchen complete the first floor plan. The second floor includes a bathroom and two good size bedrooms with provision for plenty of closet and linen space.



Should you wish to leave the second floor unfinished for the present you may deduct \$355.



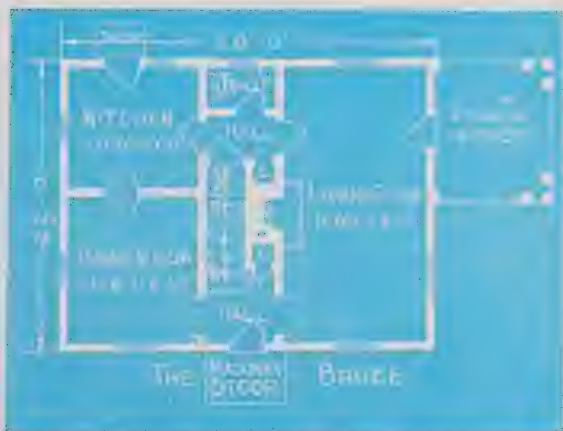
The quality of the materials and the precision with which your home is built determine the rate at which it depreciates. Sterling represents the Maximum in quality and precision.



The BRUCE

THIS Cape Cod design is surely rare in appearance and character and it is planned so as to provide spacious rooms and at the same time offering room arrangements so much desired by those who prefer their bedrooms on the second floor. The living room, you will note, is particularly large and with an attractive fireplace and side porch gives this home an especially imposing appearance. The dining room, kitchen and lavatory arrangement is convenient and practical and which together with a spacious entry hall and stair leading to second floor makes this floor plan very popular.

The second floor provides for two large bedrooms with bath off from a spacious hall at the head of the stairway. Also plenty of closet space is provided as well as a linen closet on both first and second floors. Also note the attractive front entrance and door together with good sized front windows and shutters. For exterior walls 8" wide siding is furnished.



We do not cut for fireplaces and hence, you may omit same should you prefer not to go to the expense of a fireplace chimney.

Your taste for refinement will attract you to Sterling plans — and your sense of economy to Sterling low prices.

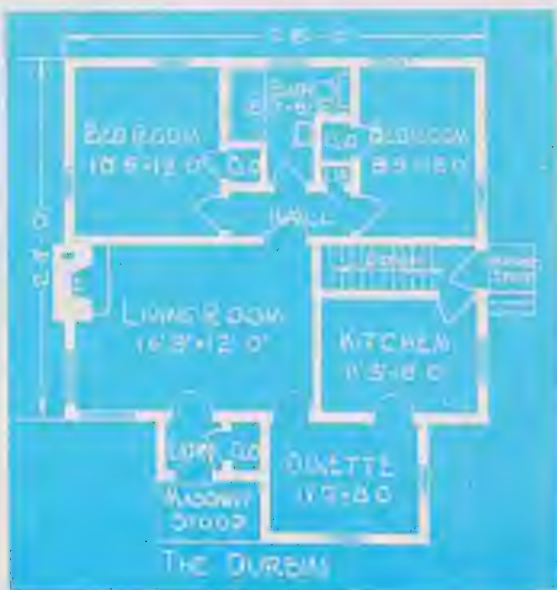




The DURBIN

HERE is another English type home particularly attractive in its exterior design and at the same time providing for an exceptionally well arranged interior. The Durbin is truly outstanding and charming.

We call your attention to the spacious living room with fireplace and with the dinette and kitchen so conveniently arranged. The bedrooms are of comfortable size with ample closet space and accessible bath. Windows are sufficient to provide plenty of light and circulation.



The double gable front design with large windows and attractive door surely makes this home distinctive and rich in character and unique in its architectural appearance. For the exterior walls 8" wide siding is furnished.

This modern home is one that will make you happy to own and proud to display. In this connection wish to advise that we do not cut for fireplaces and hence, you may omit same should you prefer not to go to the expense of a fireplace chimney.

Read carefully pages 6 and 7 of this book, giving full detailed specifications and optional changes.

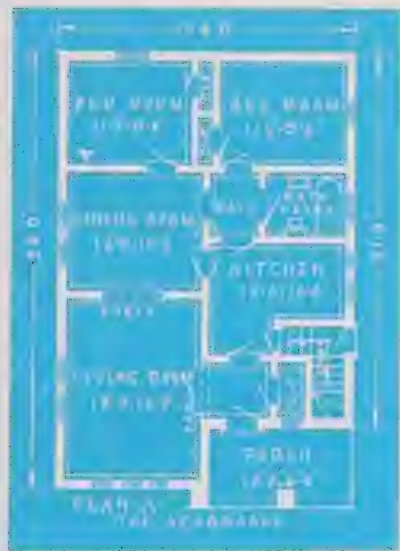
"If we ever build again it will surely be a Sterling. Count on me as a Booster."

Frank S. Spry, Wisconsin.



The SEABROOKE

STERLING Cottages are known the world over for their pleasing design. Having had more than the usual amount of experience in small home planning, it is only natural that Sterling architects should excel in this field. Going through this catalog you will find many splendid examples of homes that approach perfection in both appearance and floor plan. The porch extension covers a slightly arched entrance, leading through a massive six-light door into the living room. Plan "A" has a vestibule with a closet that arches into the living room. In both plans the living room and dining room are connected by an arched entry, giving the spacious sweep so



popular in homes of today. The kitchen and two bedrooms with a connecting hall, complete it. Grade entry and cellar stairs in kitchen. Here, as a final touch, a tasteful hood extends over the door. For convenience and good looks, the Seabrooke is hard to beat. And there is no way of finding its equal in low cost.

To use attic space in Plan "A" we suggest the use of our disappearing stairway shown on page 39.



When your Sterling home is being built, note carefully the quality, weight and perfection of the lumber.



The LINWOOD

THE present day small home should, above all, be one of impressive architecture. The Linwood presents the maximum of attainment in this respect. The massive columns, and hip roof porch are expressive of a sincere welcome. The inside is a marvel in home planning. Plan "D" has a stoop kitchen entry.

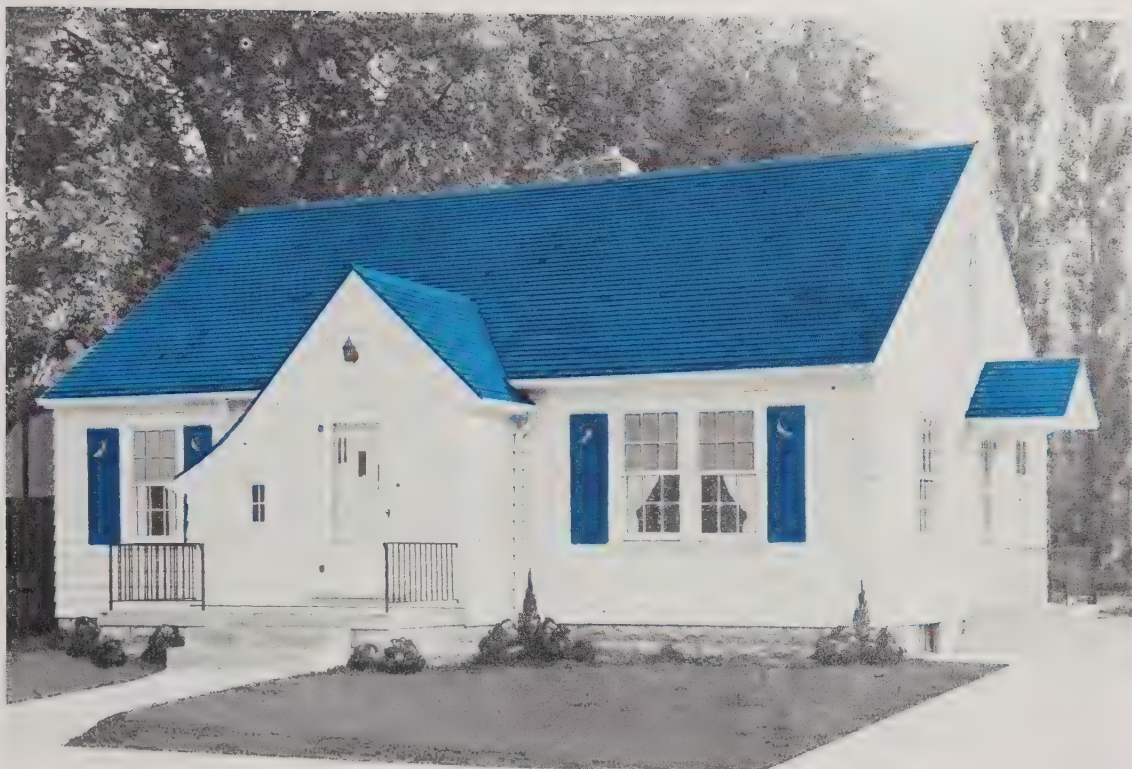
Choose whichever floor plan is most suited to your needs. Stop paying rent. Remember, when you build with Sterling materials, you build but once. More and heavier materials, accurate machine construction, and clear, seasoned lumber assure lasting qualities almost unaffected by time. The cost is so low, so very much lower than anything your money can buy elsewhere, that there is absolutely no excuse

for collecting rent receipts. The Linwood will look just as interesting if you eliminate the fireplace and chimney. Should you desire a two-foot cement block grade instead of having siding running down to the grade line, as shown in picture, you may deduct \$90.00.

Should you wish to use the attic space in either floor plan, a stairway can be provided over basement stairways at slight additional cost.

Although they cost so very much less, there is actually more cubic lumber content in Sterling Homes, in heavier materials and thorough bracing.

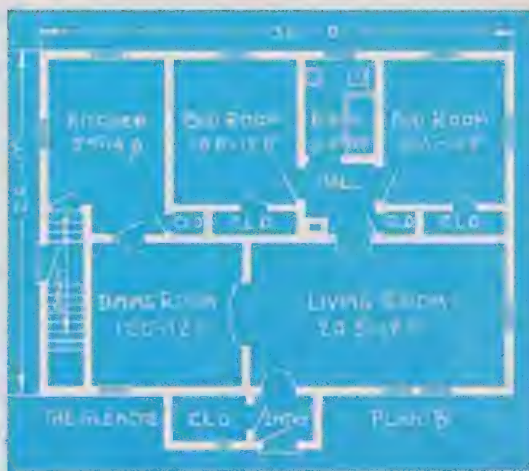
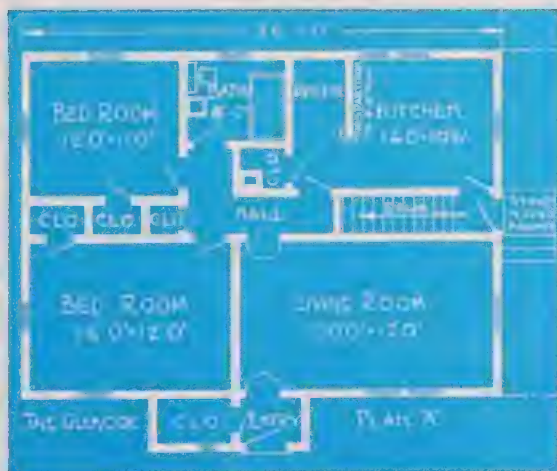




The GLENCOE

IN a more spacious, medium-sized house it would be next to impossible to find greater roominess and comfort, than is offered to you by this exceptionally beautiful and attractive home. The gracefully pointed roof over the entry adds a great deal of character to its architectural design. This is particularly pleasing in combination with the clever window arrangement and accompanying shutters.

Both Plan "A" and "B" provide an exceptionally large amount of closet space, a feature that is very dear to every good housekeeper. Plan "A" also has a very handy side entrance, easily accessible from the kitchen. The graceful portico over this side entrance contributes a charming detail to this view of the home. Years of planning experience have made it possible for Sterling to offer in this home, the design and arrangement that makes it a pleasure to own and live in at a surprisingly low cost. Even second floor space can be used for future bedroom.





The LINDA

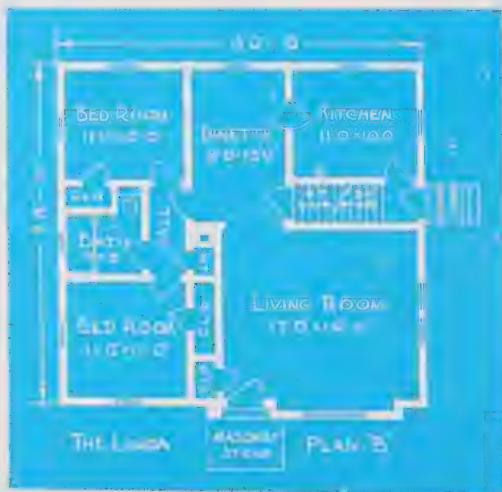
THIS modern attractive English type home provides an unusual amount of living comfort. A compact arrangement of living room, dinette and kitchen with two good sized bedrooms and plenty of closet space together with a bathroom conveniently located. The front windows are large and attractive and all other windows are of sufficient size to provide ample light and ventilation, and at the same time carry out the appearance of a modern and attractive home.

This plan provides for a stairway to the second



floor which may be utilized for additional rooms if so desired at a very nominal cost. The second floor joists furnished are 2 x 8 so that they are of sufficient strength to provide for the additional rooms in the future.

In all, we feel that this design should appeal to anyone wishing a compact, yet comfortable and pleasant home.

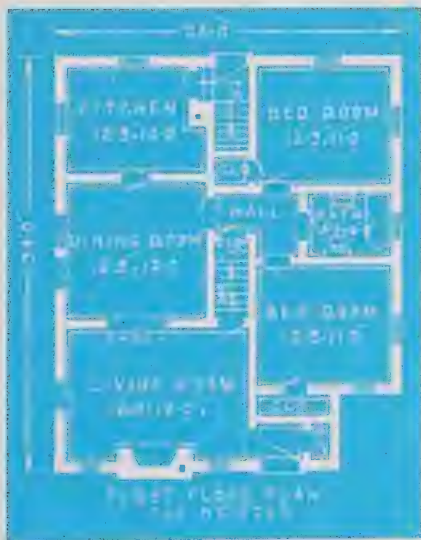


No human hands will ever equal machines in speed and perfection of work.



The NEWTON

YOU'LL love this home, if you are a student of architecture. You'll pronounce it charming. Isn't it inviting? The decorative, braced, arched roof above the porch extends a cordial "welcome" to all. The living room immediately impresses you. It is larger than you expected, and through its arched doorway your eye beholds a view of a dining room just as pleasant. You know the door opposite you in the dining room leads to the kitchen. Three short steps from the kitchen bring you to the grade entry and cellar stairs. Two bedrooms on the first floor connecting with the bath through a hall-way. Living room stairway leads up to two bedrooms, connected by a short hall. You hardly expected to find such fine rooms upstairs — ideal guest rooms, if your family is small. You'll take a second look at this place — it seems to be the very embodiment of what you want — cozy, quaint and yet embodying so much beauty that favorable comments are unending. The home is ideal with or without the fireplace and chimney. Indeed, for a family desiring a medium sized home, at unmatched dollar value, the Newton will serve admirably.



The fireplace chimney may be omitted or placed elsewhere for we do not cut openings for chimneys.

There is no miracle in the exceptional money savings in Sterling Homes. They result from large material purchases, large volume and straight line production in a large factory.





The ROBERTA

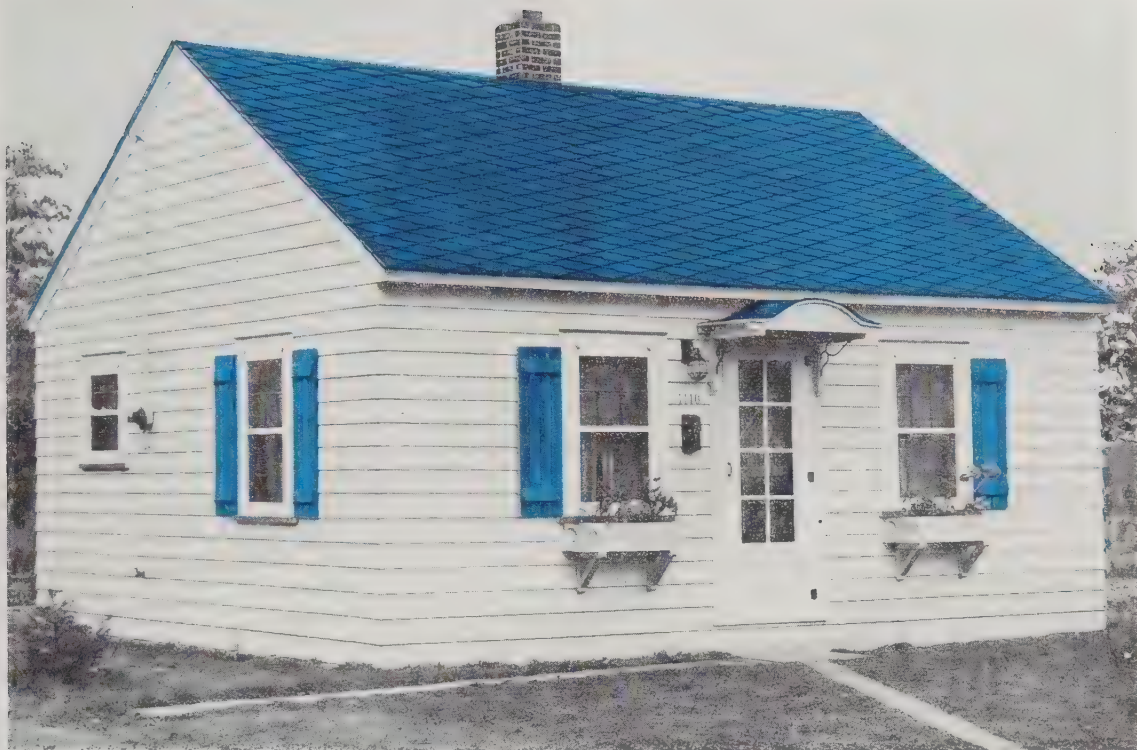


IN its real simplicity, this lovely home offers a charming appearance which will appeal to the most cultured taste. In a comparatively small floor area, it permits a convenient arrangement, that provides amply spacious rooms without waste of space or materials. Three very practical plans, present a variety of arrangement that will appeal to your individual choice.

Plan "B" is designed for a home without a basement. The utility room provides the necessary space for the heating plant and laundry tray. Plans "A" and "B" are furnished with a shower, while Plan "C" has a compact and well-planned bathroom. Plan "A" also provides space for a "Dinette," which gives you all the convenience of a much larger dining room. Correct and charming design, and scientific planning of interiors, make this charming home an outstanding value, which is typical of the surprising savings which only Sterling offers.

The attic space in all three plans can be made available by the use of our disappearing stairway, page 39.





The BELMONT

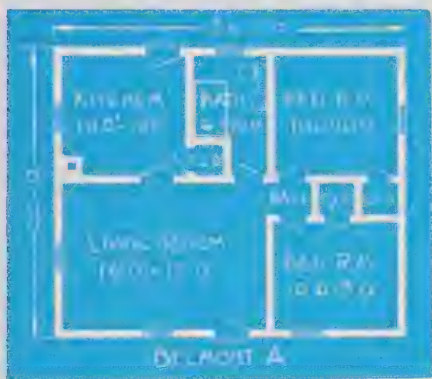
FOR the newlyweds, or for a small family, The Belmont offers everything that could be wished for, both in outward appearance and interior arrangements. This is just the kind of home that you will grow to love, because of its compact distribution of space and great savings in building cost.

Its compact design makes it very easy to heat in winter and its ample ventilation makes it cool and comfortable in the warm weather. Three plans offer you a wide choice of interior arrangement. In any one

of them, the living room is spacious, thereby making it possible for a pleasant distribution of furniture. For the family with growing children, Plan "C" provides three bedrooms, without sacrificing the roominess of either living room or kitchen. Here again, you would go a

long way to find a more livable home, one that will give your loved ones everything they desire at a great saving both in building cost and operating expense.

Flower boxes and shutters are always included in our prices where shown.





The BRENDA



THIS home is all that the effective picture conveys. The inviting latticed porch, radiating a sense of happiness to all who enter, provides at the same time a most attractive entrance.

Two floor plans to choose from — either ideal from the viewpoint of convenience and practicability. Model-A is designed for a basement while Model-B provides a Utility Room in the event no cellar is wanted. Both models have a spa-

cious living room, well lighted by a large attractive stationary front window and a sliding window for the end wall. A notable feature also, is the cozy Dinette in connection with a good sized kitchen. In Plan-B a regular sized Dining Room is offered. The Attic space can be made available by the use of our Disappearing Stairway shown on Page 39.



The models shown in this catalogue are the best we ever built. You can make no mistake in selecting any one of them.



The PLYMOUTH

A DUTCH Colonial type of imposing charm. A lovable place, with its gambrel roof, flower box and bright shutters. The quaint little

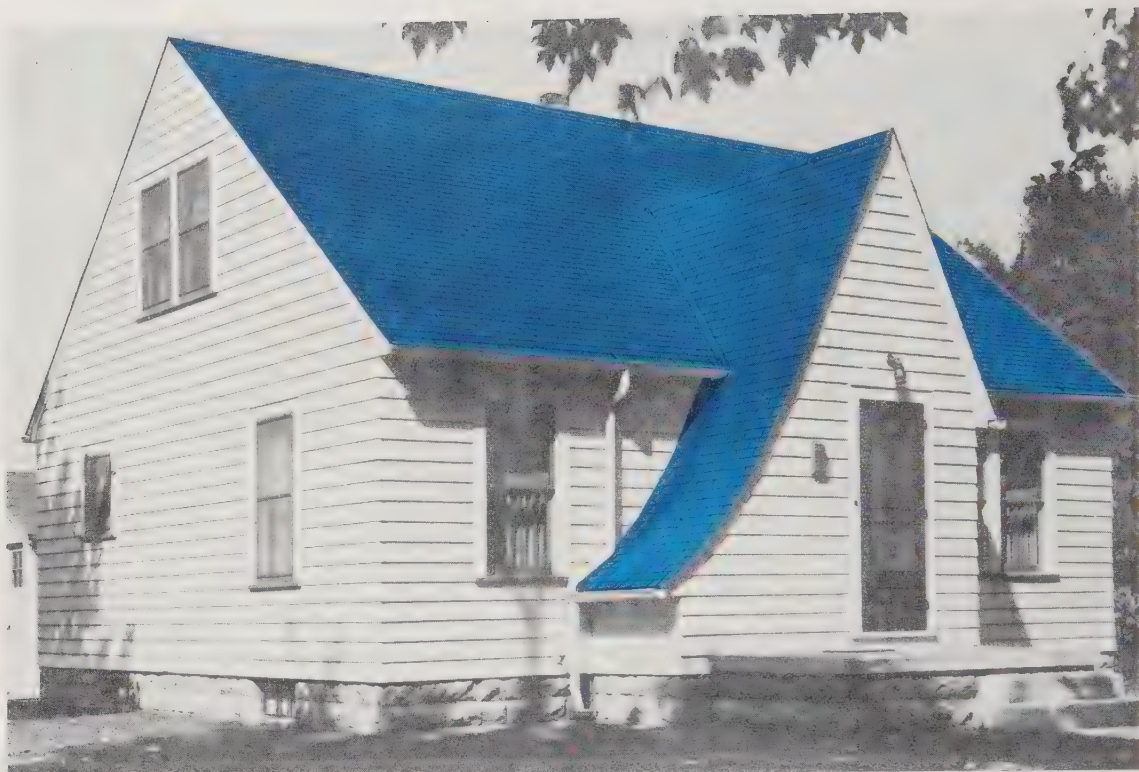


arched roof above the door shelters a cement platform front entry with a substantial eight light door. You have your choice of two complete floor plans. One slightly larger than the other, but each having the same number of rooms. The stairway to the second floor is accessible in Plan "B," both from the reception hall, or vestibule, and the kitchen grade service entrance.

An exceedingly charming home, sparkling with originality; a model in all a home should be. It should be a source of everlasting satisfaction to be able to acquire ownership of such a place for the price quoted.

Back of our guarantee are long years of performing under it — A history of integrity, character, ability and fair dealings.





The DRESDEN

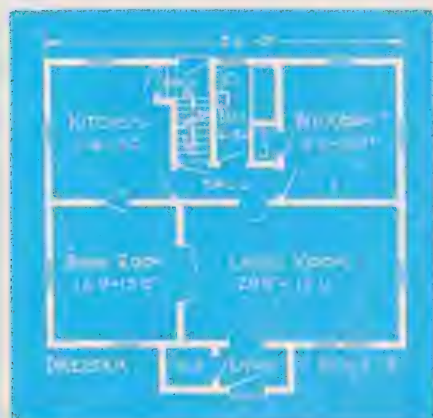
RIGHT before you is one of the most attractive and pleasant modern homes that the best traditions of design and scientific planning can produce. The peaked roof, with the long and graceful sweep of the entry, make this one of the most beautiful designs of the English type of home.

The closet placed at the left of the entry, is a convenient feature which will be greatly appreciated by any family with growing children. Plan "A" offers the more informal, but convenient arrangement of Dinette and Kitchen, while Plan "B" provides larger bedrooms and living room, as well as the more conventional dining room adjacent to the kitchen.



and living room, as well as the more conventional dining room adjacent to the kitchen.

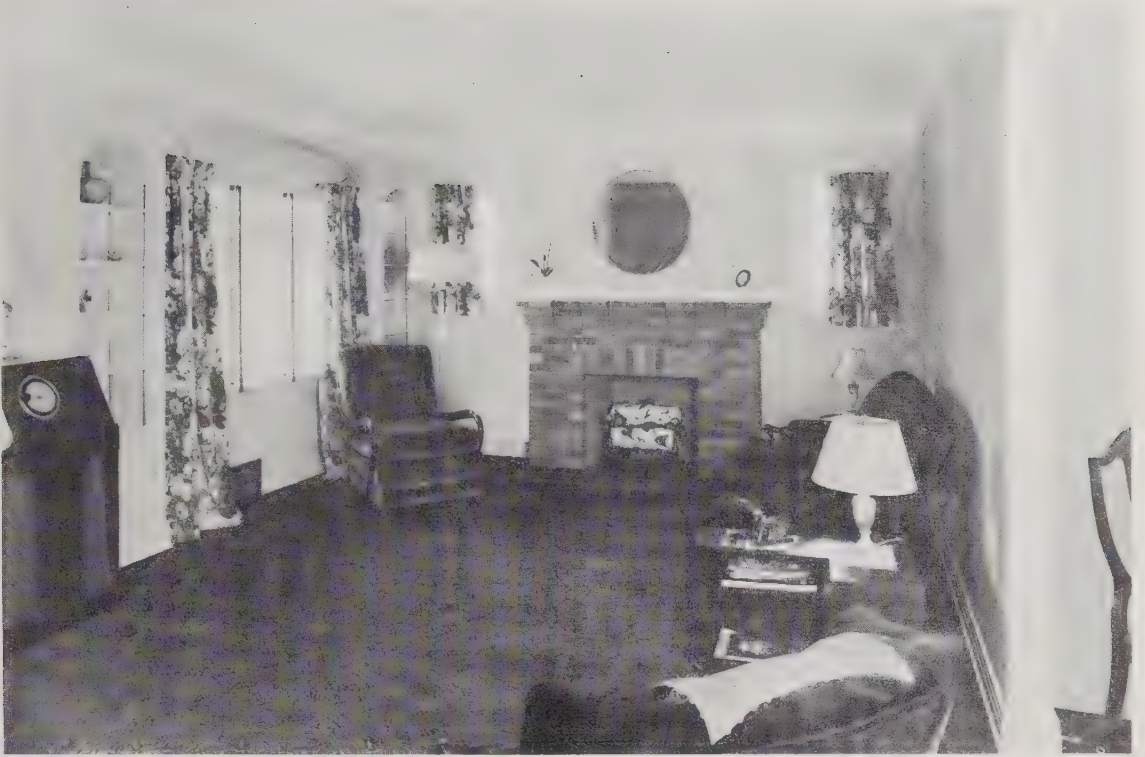
With the Plan "B" arrangement, provision is made for two extra bedrooms on the second floor, which can



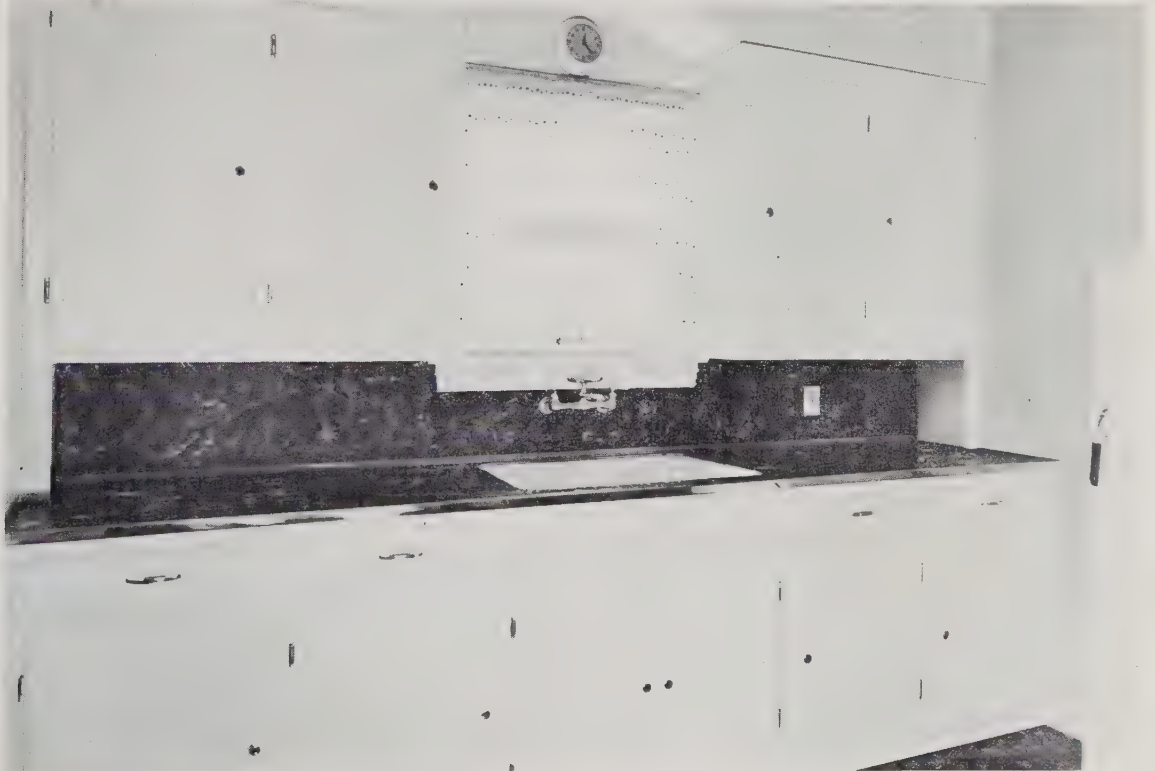
be built either at the same time with the rest of the house, or at a later, convenient date. From the point of view of beauty of design and construction value, this attractive home offers a value which would be hard to beat at any price.



DRESDEN
Plan "B" Second Floor



Even the casual visitor is strongly impressed with the beauty and comfort of interiors in all Sterling Homes. Above illustration is taken from the "COLLEEN" and shows only one of the many possibilities. Sterling interiors make possible a great variety of lovely decorative arrangements of furniture.

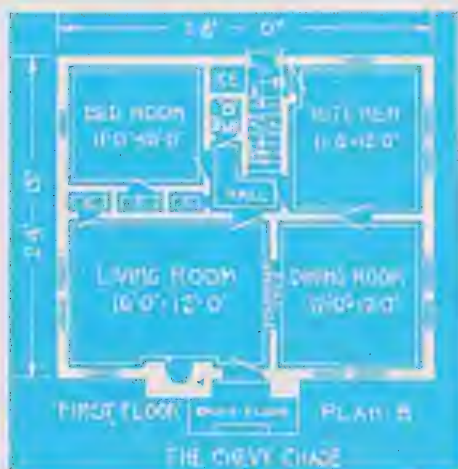


Considering that the average woman spends many hours of her time in the kitchen, these lovely and modern Sterling Kitchen Cupboards were designed to save many steps. They are available at a moderate additional cost, and certainly they are a great help in making any kitchen look orderly and spotlessly clean.

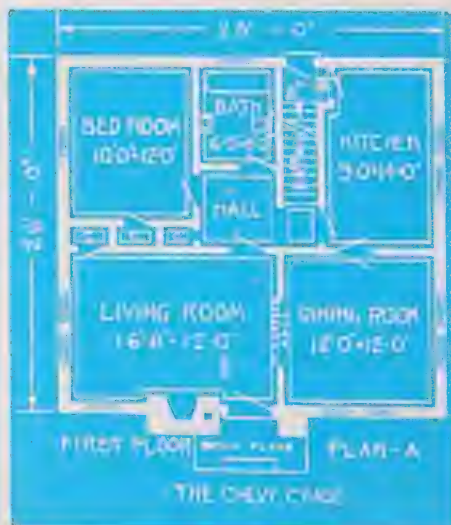


The CHEVY CHASE

THIS is a design of English adaptation. Dignified — almost formal. The entry is of interesting design. Arched slab door of appropriate sturdy construction, has been given a V-groove pattern, with attractive hardware to set it off. The graceful sweep of the roof line and the snubbed gables find their origin in the best of English cottage designs. The living room and dining room are connected by an arched entry. Kitchen, with grade entrance and one bedroom downstairs. The second floor arrangement of Plan "A" is the same as Plan "B," except bedrooms being 11 x 12' and 14 x 12'. The bath is on lower floor. Ceiling height of first floor is 8' 6". The second floor 8' 0". While among the latest of Sterling creations, the Chevy Chase has elicited comments indicating that it is destined to become a home much in demand.



bedroom is on lower floor. Ceiling height of first floor is 8' 6". The second floor 8' 0". While among the latest of Sterling creations, the Chevy Chase has elicited comments indicating that it is destined to become a



You may omit the fireplace chimney shown for we do not cut the openings for chimneys.



The ROWENA

LOVELY with a simplicity which suggests a bridal gown, is this dainty Sterling home, ideally suited for the average family, yet providing ample space to insure the utmost comfort. A pleasing informality of roof lines adds greatly to the beauty of design and forms an attractive and very cheerful "ensemble."

A compact and well-planned arrangement of Dinette and Kitchen, will save many steps a day, and make housekeeping a pleasure. Notice the large windows which provide

ample light, at the same time carrying out the best principles of straight-line modern design.

In either Plan "A" or "B" there is an unusual amount of closet space. Particularly the closet at the entry, provides a convenient and useful feature. In Plan "B" the entrance door is recessed like front entrance of the Colleen on page 14. The fireplace chimney may be omitted or placed elsewhere for we do not cut openings for chimneys.



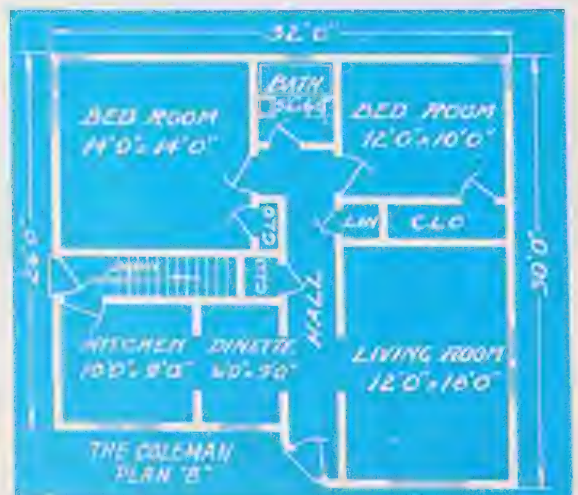
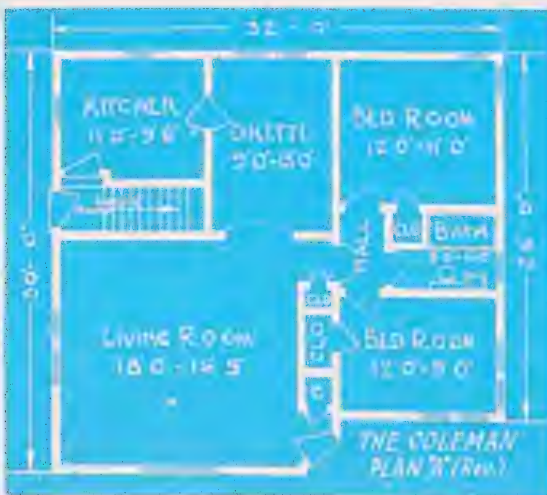


The COLEMAN

THE Coleman is an attractive bungalow in the modern style. This style has been further increased in its beauty by the unique entrance and its flush type door with the ornamental hinges. The wide 10-inch, $\frac{3}{4}$ -inch-thick siding also accents the pleasing, ground hugging effect of the house.

In the Coleman you are offered two well arranged floor plans with large comfortable rooms and closet space. Plan "A", which is reverse of the picture, provides a large living room with a handy coat closet. Also a spacious dining room with a double window for full view of the garden area. The kitchen too is big enough to allow for a Sterling kitchen cabinet across the entire rear wall and plenty of room for other kitchen utilities. The bedrooms are off by themselves, connected by a short hall allowing convenient access to the bathroom. In Plan "B" you again have a nice large living room which is accessible from a well arranged entrance hall. This hall also provides access to both bedrooms and bath. The kitchen and dinette will surely please the most critical housewife.

Unquestionably there will be many homes of this type built within the next few years. If wanted, any floor plan may be reversed at no change in price.





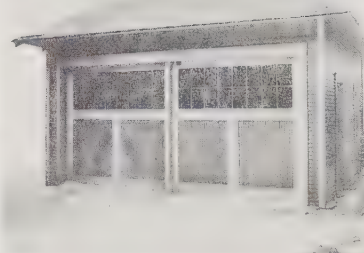
The PAIGE

Here is a garage that offers an individual, dressy and practical design. Erect it yourself, if you like. Perfect factory construction makes it easy to build. Will save you a lot of money. The Sterling Guarantee covers garages as well as homes.



The FORD

Here is a beauty of a garage, that will fit into any kind of surroundings. Construction is so simple you can erect the building without trouble. All lumber cut to fit. Everything furnished except floor.



The VANDERBILT

The finest type of two car garage, at a great saving. Sliding doors, allowing either half to be opened. Service door provides entrance without opening the large doors. Windows on each side. You can't match this value for the money.



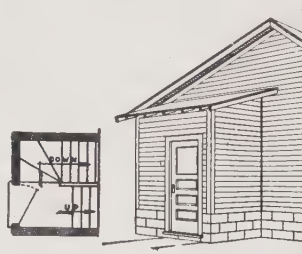
EXTRA ROOM ADDITION

This addition can be used for a bathroom, pantry, refrigerator room, bedroom or any other purpose. It is 8' x 10' in size and is furnished complete with one outside door and window. Price of addition is \$122.00.



STERLING DISAPPEARING STAIRWAY

This simple, rigid, absolutely safe stairway permits you to use attic space and is easy and economical to install. Write us for circular giving description. It is priced at only \$35.00.



CELLAR STAIRWAY ADDITION

If the Sterling home you select is not provided with a cellar stairway, this addition can be used. It can be added to the rear of any home and includes steps for kitchen and basement with grade entrance. Price of addition \$88.00. The size is 7' x 6'.

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TERMS

All prices quoted in this catalog are subject to special cash discount when full cash accompanies order. For other terms and extended payment plan see special sheet enclosed.

We pay the freight to most stations East of the Mississippi River and North of the Southern Boundary line of Tennessee and North Carolina, and excepting the states of Wisconsin, Illinois, Kentucky and Tennessee.

REFERENCE

Sterling Homes are produced by the International Mill and Timber Company, Bay City, Michigan. All its guarantees to you are backed by ample resources. The guarantee it gives you today is the same as has covered all its dealings since the business was founded. The growth to present proportions is the result of quality in all materials, dependability in all promises, and fair dealings in all transactions. No sale is completed until the customer is so satisfied that he becomes a friend and a booster. In addition to the bank reference printed on this page, we invite you to consult your own local banker, or any commercial credit agency. Assure yourself that the Sterling Home you choose from this book is the product of a plant and an organization made successful through integrity and customer satisfaction.



Peoples Commercial Savings Bank
Bay City, Michigan

November 22, 1945

To whom it may concern:

The International Mill and Timber Company has carried an account with this Bank for several years and we have always found them prompt and straightforward in all their dealings.

The personnel of the Company are men of high standing in the community and the way they have conducted their business in the past has won them the esteem of their customers.

It is our opinion that any business which may be transacted with them will prove satisfactory.

Yours very truly,
Paul J. Kantzler
President

JAMES E. DAVIDSON, President
CLY H. WORTHROP, Vice President
JAMES R. FARMER, Vice President
EDWARD C. DAVIDSON, Vice President
CHARLES A. CORTELL, Vice President

JAMES E. WATSON, Vice President & Cashier
G. H. WATSON, Cashier
RUSSELL E. GRAYSON, Cashier
E. C. HALL, Cashier

Sterling Rock Bound Guarantee of Positive Protection

1. **YOU** are guaranteed Absolute Satisfaction.
2. **YOU** positively receive from us a sufficient quantity of material to complete your Sterling Home in accordance with our Plans and Specifications.
3. **WE** further guarantee that if any shortage should occur, you will immediately receive from us additional materials to take care of this shortage, or a sufficient amount of cash to purchase locally.
4. **WE** guarantee the quality of Sterling Lumber and other materials to be the best of their respective kinds.
5. **WE** guarantee safe arrival of material at your station.

INTERNATIONAL MILL & TIMBER COMPANY

L. J. KANTZLER, President

You will do well

To start planning now your

Sterling cut-to-fit Home

The housing shortage today is almost universal. It exists not only in practically every city of the United States, but in every other country as well.

The price of labor and materials today makes necessary every possible economy in construction consistent with a strong, durable and comfortable home. Our Sterling cut-to-fit System eliminates all this puttery, cutting and fitting on the job. A complete detailed set of blue prints is furnished together with a complete bill of materials showing exact number of pieces in the shipment. Yes, your home is literally built for you on paper.

However, we must necessarily appraise you of the critical situation in the lumber industry. Stocks are now practically exhausted and additional supplies of dry stocks are coming out very slowly and intermittently, which makes it impossible at this time for us to promise anything dependable by way of shipment of any orders you may send us. Doors and window stocks, and oak flooring are also badly depleted, and it will be this fall or even next spring possibly, before these will be again coming out in dependable quantities. You may rest assured, however, that we will do everything in our power to take care of orders to the best of our ability, and as soon as these stocks reach us from the mills.

In the event you are an ex-serviceman, we suggest that you secure your preference rating by contacting your local F. H. A. office, which of course would assist you in securing your materials at the earliest date possible, if and when they are available.

If you will, therefore, pick out the home in our catalog which suits your requirements best, we will be very glad to supply you with the necessary plans and specifications for the sum of \$30.00 which amount, however, is placed to your credit and applies toward the purchase price when your order is received later on.

Use reverse side for your convenience in replying.

Write us today and own your own home

Now having studied our catalog---

Please Take Your Pencil

and write us which home suits your requirements best and we will answer promptly and tell you all about it. Kindly mail this letter in the enclosed self addressed envelope, requiring no postage, to—

**International Mill & Timber Co.,
Bay City, Michigan**

Dear Sirs:—

... THANKS ...

Due to the difficulty in getting paper stocks our printers were unable to get this second lot of catalogues to us sooner. We wish to thank you for being so patient in the meantime and hope you were not too greatly inconvenienced.

I am interested in the Sterling Home Design _____
shown on page _____ with the additions or omissions listed
below.

NAME

Name _____

Address _____

City _____

State _____

Date _____

LETTER OF DEPOSIT

---for---

5 Day Examination of Materials
before payment is made

INTERNATIONAL MILL & TIMBER CO.
Bay City, Mich.

Mr. _____
of _____ has deposited with
this Bank (or Loan Assn.) the sum of _____
_____ Dollars (\$ _____) the same being
the purchase price of the _____ house as listed
in your catalog.

We will hold this sum, subject to your draft attached to bill of lading and meet this draft 5 days after arrival of materials, it being understood that this length of time is allowed in which to examine and check the shipment and find it correct.

The depositor is to notify us immediately upon arrival of the goods, and if he finds that they do not coincide with the specifications, he agrees to notify you immediately, giving you the opportunity to investigate and rectify any errors or omissions on your part.

Signature of Bank, or Loan Assn.

By _____
Signature of Officer

Official Title

Dated at _____ 194 _____

ORDER BLANK

Sterling System Homes

Date _____, 194 _____

INTERNATIONAL MILL & TIMBER CO.

Manufacturers of Sterling Homes

Bay City, Michigan

Please enter my order in accordance with your guaranty, for the

_____STERLING HOME on Page_____

together with such items as are listed below:

I am enclosing \$_____ which is the amount necessary under
term No. _____.

Name as You Sign It

Street or R. F. D. No.

City

County

State

MY PAINT SELECTION IS

Outside Body _____

Outside Trim _____

Inside Trim _____

Inside Floors _____

Porch Floors _____

Porch Ceiling _____

SHIPPING INSTRUCTIONS

Ship to _____

Town or City _____

County _____ State _____

Ship via _____ R. R.

There { ^{is}
is not } a freight agent there.

OPTIONS AND REMARKS

5 Convenient Ways of Paying for Your Sterling Home

(1). **CASH**—If you can send Cash in full with your Order, you may deduct 2%.

(2). **SEND 25% as a DOWN PAYMENT WITH YOUR ORDER.** The balance you can pay when the materials arrive. This plan of payment entitles you to deduct 1%.

(3). **5-DAY EXAMINATION of MATERIAL.** No Down Payment necessary. Simply deposit with your Bank the amount of your order, having them fill in and sign the Reverse Side of the attached Order Blank and then mail this, "Letter of Deposit," to us. No Special Fee charged for the privilege of ordering this way.

(4). Pay us as **HOUSE is being CONSTRUCTED.** No Down Payment necessary. Simply have your Bank or Building and Loan Association write us a letter stating that they have set aside the amount of our bill and will pay us certain amounts as the construction work progresses.

(5). **THREE YEAR TIME PAYMENT PLAN.** If you are unable to take advantage of any of the above 4 ways of payment, we have to offer a three-year monthly payment plan. A small down payment is required and the balance is payable in 36 equal monthly payments including interest and principal. Should you own a lot free and clear and find it possible to do considerable of the construction work, or perhaps have some additional cash funds you would probably qualify under this plan.

If interested in this three-year payment plan, please fill out the information blank enclosed.

STERLING GARAGE SPECIFICATIONS

Specifications for these Attractive, Sturdy and Low Cost Sterling Garages, shown in catalogue page 39, include the following: All lumber, Clear Red Cedar, Redwood or Fir Drop Siding. U. S. Gypsum Asphalt Slate Surfaced Roll Roofing is furnished for the Paige. Heavy Red Cedar Wood Shingles for

the Vanderbilt and Ford. All Hardware, Nails, Paint, Windows and Doors are furnished. Floor is usually made of cinders or concrete. Complete working plans and Easy Instructions for erecting are included. We pay the freight charges when ordered with a Sterling Home.

PRICES ON STERLING READY CUT GARAGES

FORD		VANDER BILT		PAIGE	
12'x18'	305.00	18'x18'	398.00	10'x18'	195.00
12'x20'	322.00	20'x20'	448.00	12'x18'	227.00

THE FORD

If Ceiling Doors, like shown with Paige Garage, are desired, deduct \$10.00.

THE VANDERBILT

If Swinging Doors, instead of sliding type, are desired, deduct \$14.50. If Side Service Door is not wanted, deduct \$8.00.

Sterling Ready Cut Homes

Freight Paid Price List No. 456

Due to market conditions all orders will be billed at prices in effect at time of shipment.

Page No.	NAME OF HOME	Freight Paid Price	Add for 1/2 in. Insulation Lath for inside of outside walls and Rock Lath for partitions and ceilings as a plaster base	Add for 12" 210 lb. thick butt strip Asphalt Shingles, and tight roof boards	Add for No. 1 or Victory Grade Oak Flooring in Dining Rm. Living Rm., and Entry
22	Barclay -----	\$2756.00	\$182.00	\$38.60	\$49.20
31	Belmont A -----	1358.00	90.00	22.00	16.70
31	Belmont -- B -----	1244.00	88.00	19.80	15.60
31	Belmont -- C -----	1222.00	88.00	19.30	14.90
32	Brenda -- A -----	2100.00	127.00	35.20	21.70
32	Brenda -- B -----	2108.00	130.00	37.80	31.75
23	Bruce -----	2462.00	140.00	39.10	37.80
11	Cape Cod -----	2535.00	158.00	36.30	36.80
18	Carmen -- A -----	2215.00	128.00	37.30	29.85
18	Carmen -- C -----	2210.00	121.00	35.40	25.60
20	Carole -- A -----	2625.00	171.00	39.60	34.80
20	Carole -- B -----	2942.00	175.00	44.50	42.50
36	Chevy Chase -- A -----	2380.00	168.00	39.60	30.60
36	Chevy Chase -- B -----	2284.00	160.00	38.40	30.60
38	Coleman -- A -----	2224.00	130.00	34.20	42.65
38	Coleman -- B -----	2210.00	130.00	34.20	37.10
19	Colleen -- A -----	2337.00	131.00	39.40	34.90
19	Colleen -- B -----	2341.00	135.00	39.40	33.70
9	Creston -- A -----	2140.00	128.00	36.45	34.00
9	Creston -- B -----	1947.00	112.00	34.70	19.60
14	Cromwell -- A -----	2124.00	128.00	34.80	18.50
14	Cromwell -- B -----	2120.00	128.00	34.80	18.50
34	Dreesden -- A -----	2154.00	123.00	39.60	17.80
34	Dresden -- B -----	2518.00	157.00	39.60	28.35
24	Durbin -----	2222.00	122.00	39.50	36.85
10	Florence -- A -----	1980.00	104.00	38.60	18.50
10	Florence -- B -----	2242.00	106.00	39.80	27.00
27	Glencoe -- A -----	2310.00	137.00	44.85	24.10
27	Glencoe -- B -----	2266.00	145.00	44.85	36.45
28	Linda -- A -----	2406.00	119.00	40.75	32.90
28	Linda -- B -----	2357.00	118.00	40.75	33.10
26	Linwood -- C -----	1968.00	104.00	36.30	32.80
26	Linwood -- D -----	2548.00	133.00	44.30	37.45
21	Marleen -- A -----	2598.00	141.00	41.40	35.40
21	Marleen -- B -----	3100.00	164.00	44.65	35.40
29	Newton -----	2443.00	175.00	38.60	29.10
15	Paramount -- A -----	1688.00	104.00	28.40	18.60
15	Paramount -- B -----	1582.00	102.00	26.25	18.10
33	Plymouth -- A -----	2718.00	179.00	38.10	41.10
33	Plymouth -- B -----	2366.00	170.00	36.75	35.95
30	Roberta -- A -----	1818.00	103.00	28.80	21.95
30	Roberta -- B -----	1800.00	103.00	28.80	18.50
30	Roberta -- C -----	1827.00	103.00	25.60	16.45
13	Rosewood -- A -----	1874.00	107.00	36.35	22.30
13	Rosewood -- B -----	2256.00	119.00	43.00	26.45
37	Rowena -- A -----	2348.00	141.00	38.40	36.95
37	Rowena -- B -----	2310.00	135.00	38.40	36.95
25	Seabrooke -- A -----	2086.00	121.00	39.60	32.90
25	Seabrooke -- B -----	2075.00	119.00	39.60	25.45
16	Sharon -- A -----	1935.00	118.00	33.80	25.35
16	Sharon -- B -----	1814.00	113.00	29.75	24.95
16	Sharon -- C -----	1827.00	113.00	29.75	21.20
12	Superior -- A -----	2015.00	136.00	43.25	31.75
12	Superior -- B -----	1713.00	107.00	37.00	21.85
8	Wayne -- A -----	1760.00	97.00	38.80	22.70
8	Wayne -- B -----	1780.00	100.00	38.80	21.90
17	Windsor -----	2238.00	137.00	35.90	28.95

At the above prices we guarantee that you positively receive from us sufficient quantity of materials to complete your Sterling Home